CONFESSIONS

OF AN

OLD ALMSGIVER

The Confessions of an Old Almsgiver.

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OR,

THREE CHEERS FOR THE

CHARITY ORGANIZATION SOCIETY.

"Why who cries out on *alms*
That can therein tax any private party?
Do they not flow as hugely as the sea
Till that the very, very means do ebb?
What woman in the city do I name
When that I say, *My Lady Bountiful*
Her largess heaps upon unworthy shoulders?
Who can come in and say that I mean her
When such a one as she such is her neighbour?
Or what is he of *laxest* function
That says his *giving* is not on my cost
(Thinking that I mean him), but therein suits
His folly to the mettle of my speech?
There then; how, what then? Let me see wherein
My *pen* hath wronged him: if it do him right
Then he hath wronged himself; if he be free
Why then my taxing like a wild goose flies
Unclaimed of any man."

Altered (without permission) from Shakespeare—
"*As you like it.*"—*Act* ii. *s.* 7.

"Have therefore (gentle reader), in good part
This litle volume, wherein thou maiest finde
Some matters (though not pullished with art)
To make thee laugh and recreate thy minde;
If other matter it may yeelden thee,
As morall counsel, whereby thou may lerne
What thinges are good to followe, what to flee,
Then thanke me when we meeten at the terme."

Thynn's "Pride and Lowliness."

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PATERNOSTER ROW.

1871.

Dedicated,

WITHOUT PERMISSION BUT NOT WITHOUT RESPECT,

TO

THE EARL OF LICHFIELD,

WHOSE

EFFORTS IN FAVOUR OF CHARITABLE ORGANIZATION

ENTITLE HIM TO THE GRATITUDE OF ALL WHO

WOULD FAIN SEE CHARITY RATHER

WHAT IT OUGHT TO BE

THAN

WHAT IT IS!

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Preface.

THE style of the following pages is far from being after the writer's present tastes. He has adopted it under the idea of hence securing the attention of some for whom the graver essay or treatise,—or any other composition indeed whereon shine only the more sober beams of the *siccum lumen*,—have no charms. He has nevertheless sought to be as earnest in purpose and accurate in regard to facts as though the style had been grave enough for the pulpit.

The profits (if any) will be given to the Mary-le-bone Committee of the Charity Organization

Society, who are not however in anywise responsible for the style or sentiment, they not so much as knowing of the volume's existence.

So also of the Dedication. Like the Irish brother who boasted that he had obtained his own consent to marry the lady with whom he had fallen in love, the writer has none other sanction for it than his own.

London.
August, 1871.

The Confessions of an Old Almsgiver.

CHAPTER I.

Of my Boyhood and Youth.

IT must have been early in my childhood that, led astray by such syren-strains as Mistress Lucy Aikin's "Beggarman," and

"Pity the sorrows of a poor old man,
Whose trembling steps have borne him to your door,
Whose days are dwindled to the shortest span:
O grant 'relief,' and heaven shall bless your store,"

I went wrong in the matter of almsgiving.

How many hoary pot-house reprobates shared my boyish pence at the instigation of such fond warbles, my heart as I afterwards went on my way singing with precocious self-righteousness within me, "What a good boy am I!" I stay not to recall.

One other master-piece of the muses hath, I

doubt not, much to answer for on the same score. I mean "The Deserted Village," wherein occur the following well-known lines touching the tramps of that day:—

> "Pleased with his guests, the good man learned to glow,
> And quite forgot their vices in their woe;
> Careless their merits or their faults to scan,
> His pity gave ere charity began!"

Yet hath it since fared with my fondness for such warblings as with many a lover's when he hath passed into the husband. Finds not often such an one that, as that great magic-lanthornist Life proceeds with his series of dissolving views, and some slide which the flattering artist Anticipation hath painted merges into one from the easel of Experience, that the twain be not only not as like as two peas, but as unlike as summer and winter, heat and cold? This kind of transformation, if I may judge from things which I have known, doth more often happen in connection with matrimony —which is not necessarily marriage—than in any other department of human affairs, though I am thankful to say that mine own case is an exception; for as regards what hath befallen myself, I can truly aver that when Anticipation had drawn upon Experience at so many months after date,

and the bill became due, Experience was in such high spirits over his bargain, so wonderfully delighted with his lot (nor was he in the least degree the worse for anything he had taken, but contrarywise, was perfectly sober), that, in a fit of ecstatic generosity, he insisted on honouring his acceptance after the rate of one hundred and fifty shillings in the pound; nor has he ever since sought, that I know of, to recover the surplus back, under the plea known to lawyers of "money paid under a mistake in fact." But I begin to fear that digression, like transgression, hath begun to prevail somewhat early in my career; nevertheless, being of an honest turn, and prone to show my colours, I desire my reader to know, even at starting, what he has to expect at my pen's hands, if he put not my book at once upon the fire. And, by the way, I may as well here state that I am not the late Mr. Albert Smith's Austrian Stoker, or Austrian Lloyds' man, or whoever he was, that with pipe, not pen, in mouth, was wont to ramble from theme to theme until he had convulsed his listeners with laughter. Neither am I a late inmate of Colney-Hatch Asylum. I am simply a plain, simple-hearted, well-meaning, middle-class Englishman, who, very early in life—possibly in his seventh year,

or thereabouts—got hold of that rambling, shambling, scrambling, slanting-dicularly constructed volume, that crab among books, "Tristram Shandy," and thereby contracted a curvature of the mental spine, which, now that he is, as the horsedealers say, "rising fifty-five," he believes that Mr. Heather Bigg himself, with all his renowned prowess, could not possibly reduce.

But what I wanted to say, and should by this time have said but for the above digression, is this,—that the lines last quoted require to be altered in order to make them true. Well I know that their "poetry" may thereby suffer; but is this more than must needs befall large tracts of poesy, yea, whole prairies thereof, should a little truth be suddenly infused into them? Not that I would be understood as implying that Truth and the Muses never meet; but, as far as I have had an opportunity of observing, they do not associate much together. It may be that Truth is too matter of fact, and Poesy too fond of roseate fancies. Truth likes bread where Poesy covets Bath buns!—but I am again rambling. I repeat that what I have been so long endeavouring to say is, that the lines in question had been a deal nearer the truth

"Pleased with his guests, the *weak* man learned to glow,
And quite forgot their vices *drowned* their woe;
Careless their merits or their faults to scan,
He spared their purse, t'enrich the publican."

However, leaving the muses to mind their own business, I proceed with my narrative.

When about the age of one and twenty, it pleased God to convert me to the faith of the Gospel. In due time I took up with Sunday School and Ragged School labours. I will here record, in all its nudity, an incident which befell me at this time, and which has doubtless ever since more or less coloured my career as an almsgiver.

A younger brother, now through grace in glory, had long taught in a Ragged School. One evening I had to take his class. It was my first essay. For some time I had had much secret communion with God, attended by enjoyments which had brought about a kind of contempt for all other kinds of satisfaction. If any receive this intimation with a "pish" or "bosh," let them know that albeit I have long been able to say in a temporal sense, at least in my small way, "I am rich, and increased with goods, and have need of nothing,"—the lines having indeed fallen unto me in pleasant places; that no satisfaction at any time thus attained hath

ever come up to the lowest degree of that which flows from joy and peace in believing, in the simplest Evangelical acceptation of those words. At the time in question, however, my head was, I doubt not, a little turned by these delights. There was danger of enthusiasm getting too much the upper hand, and pushing sobriety overboard,—a risk of my coming to carry more sail than ballast. I forget whether it was at this crisis there came to my rescue that cooling portion of God's Word (a passage which I am much minded to rank in worth next to such as these: "Justified by faith without the works of the law;" "Without holiness no man shall see the Lord;" "My grace is sufficient for thee;" "Ye must be born again"), I mean 2 Tim. iv. 13: "The cloke which I left at Troas with Carpus, when thou comest, bring with thee;" but I commend this same text to the earnest heed of all young believers in danger of turning spiritual Gilpins, and letting their raptures run away with them, to the neglect even of the most trivial of the duties or interests of the life that now is. Let them note how that this heed to his cloke doth synchronize with that sublime word of the Apostle, "For I am now ready to be offered, and the time of my departure is at hand;"

and, taught by the connection, let their most soaring raptures deign to consist with this life's lowliest duties and least august needs.

But at the time whereof I speak this lesson had yet to be learned of me. Full of my own ecstatic experiences, I started for the school, resolved on bearing such a testimony to the power of religious happiness as should then and there convert the whole class, as expeditiously as Dr. Livingstone's Bakuena friend Sechele reckoned on converting his people by means of his litupa.* I took for my purpose the fourth Psalm. Substituting (like too many a youthful teacher, yea, and non-youthful too, for that matter) preaching for teaching, I went to work enthusiastically, my tongue running thirteen to the dozen about the Lord's power to put gladness in the heart more than in the time when corn and wine increase, urging my poor ragged hearers to poohpooh their rags and wretchedness, and never mind cold and hunger, but come to Jesus by faith, soon to find that they could snap their fingers at such drawbacks, and, without

* Whips of rhinoceros hide, in which, as stimulants to belief, the Bechuana chieftain had more confidence than in preaching. Livingstone's "Missionary Travels," p. 17.

waiting for the world to come, realize a happiness which should be more than conqueror over all opposition. And, without doubt, out of the abundance of my heart did my tongue thus rattle on: that tongue was but that heart's vocal amanuensis in every syllable it then outpoured.

Right in front of me there sat a living bundle of rags and tatters. He was an orphan lad, who picked up an uncertain crust by going about with a man who, when not "on the drink," sold floor-sand and clothes'-props. When I paused, possibly to take breath, this ragged disciple struck in with—

"Well, this is spicy jaw, teacher, and no mistake. However, I sees you mean it, and respex you accordin: give us your paw (thereupon shaking me patronizingly by the hand). But now look here: there's you; here's me,—wery good. Now look at your toggery: that weskit, them pants; aint seen sich a slap-up swell not since last 'ot cross bun day. Now twig my togs: why, if I was sitting in a draught, bless'd if I shouldn't be blowed stark naked. And then as concerning of grub: I wouldn't mind taking my haffydavy, teacher, that you've to-day walked into a tidy lot of prime beef steak, greens and taturs to match,

pudden to follor, and a pot o' 'arf-and-'arf atop o' that. Now feel my cupboard (placing his hand somewhat lower than the region of the heart); blowed if it aint as empty as Jim Humphreys's noddle (giving the next lad a cuff on the head, by way of more distinctly indicating with what particular cranium he wished his void stomach compared). Teacher, I aint broke my fast this blessed day. I don't mean as you're poking gammon at us; but you don't under-cum-stumble what a 'ungry belly's like. Look here: give us, teacher, if it's only a mouthful of wittles, and then see how I'll attend to the sperritual part of your obserwashons."

Deep into my memory and heart sank that sandboy's teachings. Beneath his slang and levity lay a visible deposit of touching sadness. Food had he not tasted, I doubt not, that day, and much had he to try him in other ways. But few things, in connection with his class, have since struck me more than the reckless, rollicking pitch of their animal spirits, in spite of poverty, hunger, and dirt. Deep, I say, sank his teachings into my soul. They set me a thinking how that He, whose I professed to be, was wont to feel for need natural as well as need spiritual. That He who had com-

passion on one multitude because they were as sheep having no shepherd, had likewise compassion on others because they had nothing to eat, or were in need of healing. I bethought me how He cared and fed as well as taught. How while placing the chief stress on the meat which endureth unto everlasting life, He laid its own fair share on that also which perisheth. And methought I heard a grave voice saying unto me, through my rabbi the sandboy's slang, "Go and do thou likewise."

At any rate, from that time I ever more or less sought to kill the two birds with one stone, and combine care for the soul's need with care for the body's too. But what say I? that now, in later life, I have no objections to such a course? No: in nowise; for I have grave objections, on grounds many. I have come to doubt whether in the altered conditions of society, it were not far better to let the selfsame Christianity rather than the selfsame Christian, do both,—but by different hands. But my reasons for so thinking I have seen fit to enclose in my next chapter, into which pen or enclosure I have thus driven them that they may be out of the way of any that care not to be troubled with them. For why should one who

has already arrived at the selfsame conclusion as myself, whether for no reasons, or for reasons of his own, concern himself with my reasons. If (for there be many conclusions in the world which were never reached by reasons) he hath come to be of the same mind as myself without any reason at all, is he not like unto a man which hath climbed, he knoweth not how, to some elevation, and says, "Why should I come down, only that I may come up again by help of a ladder? ladder or no ladder, reason or no reason, here I am." On the other hand, if he hath used reasons, then those reasons are either the same with mine, or they be different: and in either case wherefore should I trouble him with mine; for if they be the same, there is an end of the matter; if they be different, what can hinder but that he should ignore them altogether,—it being yet more true of one's reasons than of one's offspring,

> "There never yet was known a mother
> Would change her booby for another."

Yea, and if his reasons be in part like and in part unlike mine own, the same rule will apply, though then distributively; for the like part he cannot profit by,—the unlike he will not prefer.

For all which reasons (for I am myself a man of reasons), I have driven my reasons, for the conclusion in question, into the second chapter, that they that list may pass on to the third, and they that as yet have a mind to make up may inspect them, and see whether they be reasons fat-fleshed and well-favoured, or whether they be reasons poor and very ill-favoured and lean-fleshed, and judge accordingly. Nevertheless, for mine own part, like a horse going round and round in a circus, I return to the point whence I set out, and do conclude and adjudge that the two services,—to wit, that of ministering to the soul and that of ministering to the body,—should be kept as distinct, yet as united, as army and navy, brother and sister, husband and wife.

CHAPTER II.

Of Parallel Activities.

"PARALLEL lines," saith Euclid (but I quote from memory), "are such as are in the same plane, and which being produced ever so far both ways do not meet."

Fain would I see the twin Christian activities,—zeal for souls, and zeal for bodies,—do likewise. *

Why?

Because we should thereby avoid divers evils (dearly purchased for the good that adheres to them), whereof one is—

Attempted proselytization, which seeks to draw folks over to one's own body, or sect, or creed, or Church, or party, under pretence (and partizans

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* I of course mean that they should never meet in the sense of coalescing and becoming one,—not in that of both reaching the same fitting object.

as well as money may be obtained under false pretences) of winning souls to Jesus; albeit in many cases they have been already so won, though by some other agency than ours.

This may be done in divers manners and by divers agents. A Papist may try to win over a Protestant, and *vicê versa;* a Churchman a Dissenter, and *vicê versa.* Or it may be done *inter se.* Thus a member of St. Mark's may try to win over a member of Christ Church, or a member at Bethesda a member at Mount Zion, and *vicê versa;* Judah not only thus vexing Ephraim, but part of Judah another part, and one part of Ephraim another part thereof. Now when this is sought to be done by force of temporal gifts, truly we have proselytization at its worst estate. That self-same thing on English soil, concerning which when it flourished on that of Palestine (for it is a thing which can boast of as venerable an antiquity as any other evil), our blessed Lord Himself said, "Ye compass sea and land to make one proselyte, and when he is made ye make him twofold more the child of hell than yourselves." 'Tis a thing may be likened to Simon Magus-ism upside down; for whereas Simon offered money, that spiritual benefits might be granted, your

proselytizer offers it that they may be accepted, and that oftentimes feignedly to boot.

Now of such proselytizing I am free to confess I have seen but little. Being told, however, that it is yet to be met with, if the Christian Church takes my advice it will set on a sharp detective without loss of time, and the instant he captures the criminal, let the latter be sentenced and hung with all possible expedition. I may remark in passing, that no abler hand can be employed for the purpose than the Charity Organization Society.

But another evil my plan would discourage is sectarianism, by which I here mean the refusal of temporal relief to those who may be "not of us" as concerning Church or Chapel, and because they be not.

How such sectarianism, on the part of the pious, at any rate as affecting temporal relief, ever came to exist, puzzles me. For mark,—our Lord had healed ten lepers: but one returned to give glory to God, "and he was," says Scripture (and oh, how pointedly!), "and he was,"—well, what? a Hebrew of the Hebrews? Oh, no! Of the seed of Abraham? Certainly not! Of the stock of Israel? Nothing of the kind! "And he was a Samaritan!" Now if conclusiveness be not

harder to find than the philosopher's stone, then is this case utterly conclusive against all sectarian administration of temporal benefits, against any distribution denominational for denominational reasons alone; for here we have Him, who was not sent but unto the lost sheep of the house of Israel, actually bestowing the selfsame benefit, at the selfsame time, and in the presence of each other, on Jew and Samaritan; albeit that between Jew and Samaritan there lay a gulf of separation wider than any now separating Whig and Tory, Papist and Protestant, or even Drs. Manning and Dollinger.

I am myself Evangelical to the backbone. I get more and more so every day. The more I search the Scriptures, the more I continue instant in prayer; the more unmistakably I realize the blessedness of conscious acceptance in my Divine Substitute, the more plainly I discern from the losing ground within me of pristine vilenesses (and comparing myself with myself,—*i.e.*, my present self with my former self, I well know—and who can claim to be better informed on the subject than I myself?—I well know, I say, that albeit compared with what I ought to be, I am as Belial to Paul; yet compared with what I was (to say

nothing of what I must have become, of which, though not gifted with the *Media Scientia*, I can yet form a tolerable idea), I am as Paul to Belial)—that the Third Person dwelleth in me under an indwelling more inscrutable than my own soul's—and that is inscrutable enough; the more I witness of the power of the Gospel on others, especially on the poor, when presented in its simplest form, the more when they get beyond certain limits do I deprecate (because deeming them injurious to souls) High Churchism, Broad Churchism, and every other ism which, to my humble thinking, adds to or takes from the simplicity or the fulness, either or both, of the faith once delivered to the saints.

Now if the reader hath managed to find his way through this long-winded paragraph, wherein, as I flatter myself, I have out-Castlereigh'd Castlereigh himself, with its parenthetical wheels within wheels, he will doubtless have gathered that I am an Evangelical every inch: am I therefore bound to be also a Manichee, with whom to give so much as a crust to a non-Manichee was a capital crime? Without prejudice of course to the special claims of the household of faith (and by the household of faith I understand all them that love the Lord

Jesus Christ in sincerity), does not the Parable of the Good Samaritan manifestly bind me to minister of my substance to the most ecclesiastically repulsive, the most theologically objectionable of my neighbours, who may happen to be a neighbour in need, whom I can help without harming?

But there is one practical difficulty connected with this subject, which even the good Samaritan himself, had he been a Londoner of our day, would have found it hard to cope with, and which nothing but charitable organization can meet. On this subject, however, I must ask thee, gentle reader, to consult my chapter on "Over-lapping."

But a third evil of which, when unequally yoked together, zeal for soul and zeal for body become the father and mother, is "bribery and corruption," which I have found to be in nowise confined to elections political, but to extend also to matters connected with the election of grace, the fault of course resting in both cases with those wielding the franchise, in other words, patronizing some given candidate.

This offence is frequently committed by those who, on no account whatever, will tolerate any one else doing evil that good may come. Talk of poets' license—I had almost said publicans' license,

but that would be going too far; but, with the single exception of public-house licensing,—I know nothing in the way of license that comes up to self-licensing. The number of pious Macbeths I have come across in my time, who would not do wrong, and yet would wrongly win, might astonish a roomfull of ready reckoners. By the way, my old friend Jaques never said a truer thing than when he said—

> "All the world's a stage,
> And all the men and women merely players;"

adding—

> "And one man in his time plays many parts."

How I wish that on the stage of that literal Globe theatre (if this be a pun I cannot help it) whereof Jaques speaks, we all of us oftener played the part of Nathan as well as that of David. We often enough enact the latter, and fly out against conduct which, *mutato nomine*, is the same with our own; but we seldom turn round on ourselves and Nathanize, saying, "Thou art the man." But here I am again miles away from the point; yet, ere I began this chapter, I read to myself, for my own admonition, the following passage from the "Country

Parson:" "If there be a thing which I detest it is a diffuse and rambling style. Let any writer always treat his subject in a manner terse and severely logical.....Let a man say in a straightforward way what he has got to say, and the more briefly the better." And what good has it done me? The truth is, I can no more write straight than a crab can crawl straight. The reader must bear with me or burn me. I wish I could (it would indeed be a comforting doctrine to such an one as I) honestly believe with Montesquieu, that a digressor "is like a long-*armed* man, who has the more objects within his reach;" but, unfortunately for my peace, it was long since moved by Judgment, seconded by Conscience, and resolved unanimously by my inner Man, that a digressor is more like a long-*legged* man, who goes scouring about up and down, in and out, like a dog at a fair, until he who accompanies him is out of breath and out of patience, and savagely wishes the brute were at the bottom of the sea.

But I was about to observe, when I last went off at a tangent, that there be many who will grow red in the face and fierce of speech if and when that doctrine is propounded by our Roman Catholic friends, that all is lawful which advances

the interests of the Church, and will yet unconsciously employ quasi-bribery and corruption day by day and hour by hour, in order, as they design it, to win souls to Christ.

Yet what have I known come thereof? Doubtless that Sunday-school teacher who gives buns, biscuits, or bulls' eyes, will have the largest class in school; but methinks he who leans least on buns and bulls' eyes, and most on prayer and pains, will have the largest in heaven. Easy the feat to make mothers' meetings, Bible classes, cottage lectures, and the like, "bumpers," if rightly or wrongly folks only fancy that these be the short-cut, or back-way, to teas, treats, grocery tickets, or nice things at Christmas. That visitor is sure of a welcome who is understood to visit personally in a double sense.* But if this be not the most effectual way of being fruitful and multiplying *pseudo*-profession ever hit upon, I have been young and now am old to very little purpose.

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* I have just detected the presence of a vile, scrubby, little pun, lurking like a maggot in a pear, underneath this sentence. He is not there by my permission. If I cannot make a better pun than would be hatched by spelling "personally" "*purse*-onally," I will be a total abstainer in the matter of punning unto my life's end.

My experience not deceiving me, if we want to raise, and rapidly, a superb crop of hypocrisy, deceit, and lies, there is no guano we can use to compare with temporal relief when piety is the importer. Would we fain teach poor ones to say not in their hearts, "Lord, I believe; help Thou mine unbelief," but, with their lips "Sir," or "Madam, I believe: give me a shilling!" depend upon it the way to prompt success is to be a temporally-relieving religious visitor.

And would we throw stumbling-blocks in their way who are not unequally yoking together tracts and tickets, we cannot do better than not do likewise. I remember a tract distributor on our own district long visiting a woman whose civil way of accepting tracts had raised a hope that she prized them. One day she flew at him as follows: "Aint you ashamed: here have I been taking your rubbishing tracts for six months and more, and never seen the ghost of a ticket for grocery, meat, or coals. You may go to Bath with your tracts in future."

Is it not as if, misapprehending our Lord's saying, "I will make you fishers of men," certain Christians now-a-days thought they must act like anglers and use baits? Or that, misled by that

imagery which likens saving truth to a medicine for sin-sick souls, they deemed it needful to deal with it as with physic for children,—combining the powder with jam, the draught with loaf sugar. But I may here be met with, "Look at our Lord's example, and His Apostles too, how they healed, fed," *et cœtera.* Whereunto it seemeth sufficient to reply (1) that these operations were not healings and feedings pure and simple, but rather mainly designed to be exhibitions of miraculous power; (2) that changes in the social condition necessitate changes in the *modus operandi;* (3) that such a change, and in this very connection, was actually introduced by the Apostles themselves. (*Vidé* Acts vi. 1—4.)

What I have now written, I would, gentle reader, further enforce by an extract from a communication I once received from a working class friend of mine, as well as by an example from my own experience, how uncomfortable the existing system renders those visitors of the poor who believe that insincerity in such matters, and crying, "Lord, Lord," for lucre's sake, are suited to grieve Him without whose intervention spiritual success is simply impossible, that success being thus prevented by the very means our unwisdom adopts to ensure it.

"I have reason," wrote the friend in question (one, by the way, actively and heartily identified with a mission-hall), "from my experience, to speak most strongly against all gifts or aid coming from the Church, or coupled in any direct manner with the offices of religion. I have so often had painful proof of the growth of selfish acquisitiveness, if not created certainly fostered by this procedure, coupled with the grossest hypocrisy.....I have been frequently pained at the wholesale hypocrisy these little aids create."

He gave several illustrations. Amongst them one of a drinking mate, whom he had striven to reclaim, and of whom (when anxious to secure a job which had been refused him) he says, "Jerry went to the Congregational Chapel frequented by Mr. ——; for amongst the frequenters of this place of worship the influence of this work rested. In the midst of the service Jerry was apparently overcome. To me and others on the following day he loudly proclaimed his conversion. I was not deceived, but greatly pained. A few days revealed the motive: Jerry obtained the introduction and the work. For a time things went smoothly; but Jerry had not relinquished the glass." The wind-up is stated to have been that, persisting in going up

a ladder when drunk, and immediately after having declared that he meant to "finish the church, in spite of the parson, God, or the devil," he missed his hold, caught the leg of another man, and hurled him, with himself, to the foundation. "Jerry," adds my informant, "was smashed to a shapeless mass; the other poor fellow died soon after."

Now one thing at least seems sufficiently clear,—that this unhappy man would never have been tempted to simulate "conversion" had he not felt that religious profession would be his passport to temporal gain.

In a second case, where my friend had prevailed on another fellow-workman to go with him to a place of worship, he afterwards received the following confession as to the motive which had induced consent. "You see," said Jack, "when you kept on at me to go to church, I thought 'twas the best thing I could do, cos there was Hardy, you know'd him, he went, and when he got that ugly knock with the windlass they did a goodish bit for him."

But one could fill volumes with such examples. Be enough as good as a feast. Let me add, however, one instance (the latest which has befallen myself) of that painful doubtfulness with which, owing to the effects of the present system, visitors,

not holding with such comminglings, must needs visit the poor. Well might the great Chalmers once exclaim, "Your ladies go about among the poor with a tract in one hand and a shilling in the other. How can their eye (the poor's eye, I suppose he means) be single? It just keeps veering from the tract to the shilling."

About a week since, one of our Scripture Readers said to me, "Sir, there's a poor man, named ——, dying, as I believe, in —— street, who says that years ago he threw a deal of dirty water in your face, when you sought to lead him to Jesus. He can't die happy till he has asked your forgiveness."

"Oh, can't he?" said I. "Does he wish to ask for nothing beside forgiveness?"

"Oh, dear no!" replied the Reader. "I believe he is a true penitent. 'Tis not 'relief' he wants."

"Sorry I'm obliged to doubt it," said I; but to myself, not to the Reader. I had gone in my time on more than one such expedition, but almost ever found that, owing to the existing mesalliance, the contrition (if any), while undoubtedly having more regard to me as sin*nee*—if there be such a word—than to the sin itself, thus gave me the preference because I was well to do as well as sinned against, but for which former circumstance the contrition

might never have troubled itself to arise at all. 'Tis an instructive fact, that on many such occasions a "little relief" is the only proof that the poor, humbled, incredulous penitent can accept, that his injured benefactor can possibly be so good and kind as to be ready to forgive one who had been so very ungrateful, *et cœtera.*

However, off I went, determined that come what might, unless I saw my way clearer than I anticipated, I would neither prophecy "smooth things" nor give "nice things;" that I, at least, would have no hand in fostering hypocrisy and insincere profession at such a crisis.

Well, there he lay, interred if I may so say beneath a mound of dirty towels, breeches, bed clothes, petticoats, aprons, rugs, piled on him partly no doubt for warmth, but partly also I suspect because there was no where else to put them. His hair had not been cut nor his chin shaved for some days, if I mistake not. For his hair, were the length meant to turn up and meet across a considerable breadth of baldness on the crown, it was now off duty, and dangled downwards on either side his face, making it, as it peered out from under the pile of superincumbent fabrics, like some ugly mask hanging up in a toy shop.

And what a visage was his! Eyes bleared, nose choked up, lips glued together with sundry secretions, making one long that he could rinse his mouth with a glass of Condy's disinfecting fluid. On a small ricketty table were assembled a little mob of dirty gallipots, and other vessels, of some whereof the contents need not to be described. Upon the bed, posted monkey-wise against his shoulder, sat his child, an unwashed urchin with his hair all over his eyes, and his face and hands as black as the chimney. His aspect at this moment (when I next saw him he was cleaner) Flibbertigibbet himself might have envied: but there he sat, for all the world like a little gorilla, watching sick sire or dying dam. And what a muddle was the place in! It looked as if Despair had just given in, after a last round with Dirt, leaving the victor to make a merciless use of his victory. Could it well be otherwise? When not down with a fit, the wife was obliged to be out selling fish. Besides, the room smoked. The boy had to be maid of all work, and nurse to boot. But oh, the stench, or rather confederation of stenches! I yield to no living man in ripeness of attainments in stench-lore: yet on this occasion did mine undergo an advance, thus once more

reminding me that there is no branch of knowledge as to which it is safe to conclude that further progress is impossible. One of the cupboards being the store-room for the unsold fish, often maturely stale, I doubt if Trinculo, when moored alongside the highly-scented carcase of Caliban, realized a more "ancient and fish-like smell." But lo! when this smell, Diotrephes-like, sought to maintain a preeminence, its pretensions were challenged by others, quite indescribable, but arising from the various diseases under which my friend laboured. I know not if our memories as well as our faces have noses, but I smell that complicated smell still. However, the subject is not attractive, let us leave it.

The first awkwardness of such a meeting over we went straight to the point. I had resolved that at my lips at least he should have "great plainness of speech." Wherefore to his strong self-upbraidings, and withal to test their sincerity (for it makes a world of difference whether we ourselves or somebody else calls our sins by their right names: from ourselves, possibly for old acquaintance sake, we can take a great deal in this way; but let some third party take up the strain, and echo but a thousandth part of our chidings,

and we may peradventure fire up, and on the spot visit him with no end of verbal retaliation), I spake roughly unto him, and said, "Aye, truly, So-and-so, you may well say you have been a bad one from your mother's womb, and specially from nine years old. Well is it for you that blessed text, 'The blood of Jesus Christ His Son cleanseth us from all sin,' contains that large little word 'all.' I would not give much for the chance of men like thee were that word out of it," and other such like things I said. And lo! he who aforetime (for he had been a violent-tempered being) would have given me as good as I had given him, and at any rate proceeded to multiply excuses and extenuations, now meekly said "Amen" to all. I knelt in prayer: yea, and (all Bishop Colenso's deprecations to the contrary notwithstanding) we addressed our supplications to Him to whom, if Pliny lie not, infant Christianity addressed hers.

After this I looked, and behold a smile played over his wasted features. What brought it there? Had it lost its way, and got benighted amid that face's matted jungle and haggard looks? Or was it a smile that was beside itself; for some may think that no smile that had not lost its wits could possibly have played about on such a visage

and in such a scene? Was it then as it were an idiot smile? No: I say no! I knew that smile: it was an old acquaintance. I had often seen it before; but never save when Faith was downstairs, and for the time at least making herself at home in the heart. No: that Smile was no daft smile. On the contrary, he was one of the most consistent, rational, and intelligent Smiles I ever came across. I only wish that one in a hundred of the smiles one daily meets with could half as well justify their presence and procedure.*

"But what," sayest thou, reader, "hath all this to do with the point aimed at in this chapter." Then let me come to that point,—to wit, the fear and trembling with which, under unorganized charity's baleful reign, such an one as I on such occasions shrink from the act of mixing up "relief" with things spiritual, in any degree or under any circumstances.

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* I grieve to say that since this was written this fellow-sinner has had a fearful fall through his naturally ungovernable temper. It was however almost instantaneous and under extreme provocation. I do not therefore doubt the genuineness of his experience when I was with him, any more than on the ground of his impiety in the matter of Uriah I question the Psalmist's piety in that of Goliath.

Said I, after rising from my knees, "So-and-so, I will not sully or spoil such an occasion by giving you any 'relief.'"

Said he, with strong earnestness, "No, don't, please. Oh, please don't: nothing of that sort, please. I can take but little, and want but little: my wife will be home presently with what will answer every purpose, with the blessing of God. But good bye, and God bless you; and if we meets no more on earth, may the pair of us in heaven take our turn in singing together the song of Moses and the Lamb."

And away I went. But when I got into the fresh air (for even of that street fresh was the air compared with that I had left behind) I said to myself (I am rather given to talking to myself), "This is all very fine on thy part: thou art going home to a good dinner, and did'st not do badly at breakfast or lunch. Yon brother of thine has got to get over to-night, and all day to morrow, Sunday, and part of Monday, on what three pair of soles, which he has pawned to buy, may fetch, even if they sell." And hereupon I felt vindictively savage towards that system which, having caused Christianizing and alimenting to run in one and the same groove, had made even a humble individual

like myself afraid to defile his fingers by combining the twain. What was to be done? Taking the lowest ground, I knew I could not enjoy my dinner or sleep peacefully if I left him with nothing; and yet to be again of the number of those who have to reproach themselves with endorsing a system by which for every ounce of good is done a ton of evil, why the alternative was like the second of a two-edged sword's edges. So I did what many do: I determined on "doing" mine own self—(there's a deal of self-swindling in the world. I once wrote an essay on Self-Swindling; but the reader will be relieved to hear that I know not what I did with it, unless I made it a present to my study fire.)—Off I went to one of my District Agents, bade her on with her bonnet and shawl, and off to waylay the wife on her way home. She was to tell her (but without entering on the chronology of the question; if the poor woman concluded it was a year and a-half ago, no matter) that I had ordered her to give her half a crown the first time she saw her. And having thus, as some of my Sunday-school boys might call it, "chiselled" my own worthy self, I went home to my dinner thinking that did I dare to teach one so much my senior I would say to Christianity,

"Oh, keep your right hand for tracts, and your left for tickets,—one for the bread of that life, the other for the bread of this; but never, oh, please never mix up the two." And should Christianity in the person of some of her followers, and very earnest and loveable followers too, say, "I cannot consent to cater for the perishing body alone, leaving others the joy of caring for the perishing soul," I would remind them how that Stephen, a man peradventure as full of faith and of the Holy Ghost as themselves, and Philip, and Prochorus, and Nicanor, and Timon, and Parmenas, and Nicolas the proselyte of Antioch, were quite content to be thus degraded and told off to attend to tables, even when in the nature of things there could not be a thousandth part of the need which now exists for keeping spiritual and temporal relief clear of each other.

But I must have done. Were Memory to subpœna and bring into court all the witnesses that could to my knowledge give evidence on this subject, the report in the Tichborne case would be brevity's minimum compared with my chapter. Wherefore I here end, by saying to all those still minded to couple together, hound-like, belief and relief matters, that there be few of

Non-inspiration's dicta whereunto, to my thinking, it were so well that this generation should give heed as that saying of one of Scotland's great ones: "It has never been enough adverted to, that a process for Christianizing the people is sure to be tainted and enfeebled where there is allied with it a process for alimenting the people: there lies a moral impossibility in the way of accomplishing the two objects by the working of one and the same machinery."

Dr. Chalmers for ever, say I. Gentle reader, try and say so too,—at least in this connection.

CHAPTER III.

In which the Story does not advance much further.

AFTER the lesson administered by my temporary preceptor, the sand boy, set forth in chapter the first of this notable narrative, I began, gentle reader, to make a closer acquaintance with indoor destitution, and I suppose I must in compliance with custom call it "distress."

I have no diary to guide me, but nothing doubt I that in those early days when visiting the poor, and particularly as a Sunday-school teacher my boyish flock at their own homes, I again and again gave vice a douceur, deceit a premium, and hypocrisy a bonus, stirred "lying lips" to fresh exertions, and swelled the publican's gains and the magistrate's toils, by supplying the means for a drunken revel finishing with a "lockup." Moreover I dare say, I oft felt the workings of that form of cowardice whereto religious visiting is prone, and which

prompts us to give, in the shape of temporal relief, some unconverted Cerberus a sop, ere we can summon courage to ventilate our Master's message.

But by degrees it dawned upon me that this sort of thing would not do. I began to think that that Divine Volume (the adjective is no slip of the pen) which (Hab. ii. 15) denounces "woe unto him that giveth his neighbour drink, that putteth his bottle to him," must equally mean to denounce the giving him money to replenish a bottle of his own; —that He who had decreed, saying, "If any man will not work neither shall he eat," could never intend that His stewards should be employing His goods in helping the idle and thriftless to grow more idle and thriftless still. Moreover I learned that things are not always what they seem, even in connection with rags and tatters empty cupboards and void grates,—things about which it might at first sight seem, and to a great many still does seem, there can be no mistake. For I began to find out that distress at noon somehow became revelry at night,—that they who had nothing to eat yet drank like fish,—that, by a process peculiar to Almsgiving's protegés, the ticket meant to provide bread had somehow or other elicited gin —that what I had hoped might stay the stomach,

had been rather applied to fuddle the brain,—no end of attempts to feed the hungry and clothe the naked thus succeeding only in Maggie Mucklebacket's sense, "A glass of whiskey, its baith meat and claes,"—and in fine that I was *per alios* fast becoming a very influential though dormant customer of the "Three Jolly Beggars," the "Duke of Wellington," and the "Cat and Fiddle." I doubt not that had I died at that time all the local publicans would have done, as some publicans in my neighbourhood lately did when an old and much respected customer, thinking with Byron's crew that it would be becoming to die drunk, so died accordingly,—expressed their affectionate respect for my memory by putting up their shutters on the day of my funeral.

Between the metamorphoses however effected in the case of my gifts in kind, as boots, clothes, etc., and those of Ovid, there was this difference,—to wit, that his were accomplished by aid of a large circle of third parties. Was Leucothoe changed into a frankincense tree? Apollo did it! Are the daughters of Minyas turned into bats? the operator is Bacchus! or Stellio into a newt? Ceres is responsible! In mine own case however, every transformation of my gifts in kind into gin, brandy,

whiskey, rum, etc., was effected by help of one and the same individual whom all my grantees affectionately called "Uncle." I thus killed two birds with one stone,—nay, rather fed I two birds with one corn. I would I could have killed them with one stone or a score! I would not have given slumber to mine eyelids till I had thus stretched both those Goliaths, the pawnbroker and the publican, dead at my feet.

Now also, gentle reader, was I beginning to fathom the meaning of that which I had been told a Christian lady once said to her niece, "Never incur the guilt of belonging to a charitable institution;" as well as of that which Jacob Abbott* once wrote, saying, "They who have been most intimately acquainted with the operation of all systematic and well-known charities, unite in saying that though they relieve a great deal of actual want which could not have been avoided, yet that the great general result which is produced by them is to lead the mass of the poor,—*i.e.*, of the idle, the dissipated, and the vicious,—to calculate upon their aid as a part of their regular resources, and

* Abbott's "Way to do Good," chap. iv., towards the close.

to enable them to carry to a still further point their idleness, dissipation, and vice, without being called to account by that stern master, Hunger." For noting what occurred to myself and to others, I soon came to perceive that unless they warily mind what they are about (the which they cannot well do without such organization as the Society hereinbefore mentioned contemplates), almsgivers, whether banded together or acting apart, may soon grow to be more wholesale corrupters of their species than they which be evil-doers by profession.

Wherefore, on settling a little under twenty years since in a new neighbourhood, I resolved on turning over a new leaf also. Having no secular calling I determined to devote myself systematically to efforts among the poor in the way, not of a mere amiable relaxation to be used like a flute or a novel, but of a downright vocation whereunto I should give myself as unreservedly as though I were bound by a contract and in receipt of a salary. I resolved that I would personally visit and personally watch all cases seeking my help, seeing everything with my own eyes, of whose powers of penetration I entertained, if I mistake not, the usually high opinion which we are prone to cherish in favour of any faculty which happens

to be part of oneself. My ruling idea seems to have been that what I had seen not what I might be told,—that would I trust; thinking that if, as Plautus saith, "*Pluris est oculatus testis unus quam auriti decem*" (which, interpreted for the benefit of a reader here and there who may have forgotten his Latin, may be said to mean, "Of more worth is one eye-witness than ten hearsay ones"), then, *a fortiori*, where the eye-witness is one's own self there can be no manner of doubt about the irrefragability of the evidence. In my next chapter but one, gentle reader, I shall with characteristic frankness disclose the success whereunto I attained in misleading, beguiling, and befooling myself by this method.

Ere I advance thus far, however, I propose with thy kind permission to devote a chapter to a few words touching the higher branches of non-resident Mendicancy, or the mendicancy of those gentlemen at large and ladies at large who in morning dress frequent our streets and thoroughfares, receiving their dividends on that most fertile form of consols, pseudo-benevolence, afterwards adjourning at eventide to their respective hotels, there to fare sumptuously every night, and drink "Confusion to honest Labour," and "Long life to unorganized Charity."

CHAPTER IV.

Of Non-Resident Mendicancy.

THREE cheers for that excellent saying of the witty, worthy, wise Whately, Archbishop,—"I will not on a dying-pillow have to reproach myself with having ever relieved a street-beggar!"

But, I go further!

If any constituency will only make me their M.P. (and they might do worse,—*i.e.*, if instead of first weighing my merits, they first weigh those of some to be found within the walls of St. Stephen's), the moment I have taken my oaths and my seat, I will bring in a Bill for reviving the Statute of Labourers; nay, for so extending its provisions, that street-givers shall for the first offence be fined £5; for the second, £50; for the third, £500; and for the fourth be sentenced to imprisonment for life, without benefit of clergy:

all other pernicious almsgivers being punished in suitable proportion.

The *Daily Telegraph* might possibly write me down a Dogberry for my pains, but I am quite sure no other journal would take part in the slander.

After this announcement thou wilt not, reader, much marvel to hear that I had from the beginning straitly charged every member of my household never, on pain of my severest displeasure, to give aught to any biped—man, woman, or child,—begging at my gate or door; least of all the professedly starving, who I have good reason for believing are the most rump-steak, chump-chop, partridge-breast, ribs-of-lamb eating people on the face of the earth.

On one occasion, returning from my rounds, I found the basement of my establishment boiling over with beatific excitement. A quietly-dressed and modest-mannered female, pale of face and with a seeming cough, had been found sitting in the sweep. She begged not, but rather apologized for the liberty she had taken in staggering in and sinking down on the ground when seized with sudden faintness. They had placed her in a chair just within the side-door and brought a whole fra-

ternity of smelling bottles into requisition. Invited to take a little brandy, she respectfully declined, asking for a little water instead. She accepted with thanks a small piece of bread, of which however she seemed too ill to eat much. To myself the apparent invalid stated that she had come from some place on the North Kent line to see a married sister at Kilburn who she had little doubted would have helped her in a sudden emergency; but on reaching her sister's late home found they had gone away the people in the house not knowing whither; and that she had spent her last sixpence on an omnibus to these parts, being too ill to walk.

I directed some bread to be given her, adding that the gardener (old enough to be her grandfather) should, she being so weak, accompany her to London Bridge pay for a ticket for her and see her safe into the train, so that she might promptly reach home and be able to bring her case before those who knew her personally.

She entreated me to put myself to no such trouble on her account but, I persisting, off she went with her aged escort. In a very short space he returned out of breath with astonishment and exclaiming, "Well, sir, this is a rum start. We got into a Atlas 'bus, and when half way down the

Wellington Road she sings out to the conductor, 'Here, you sir: you let me out! This old fool's to pay for me.' And with that she bolted out and ran off to a couple of young chaps waiting at the corner of Circus Road!"

One or two affairs of this kind no doubt earned me the enviable distinction of a black mark in the Mendicants' London and Suburban Directory. At any rate I have for a long time been little honoured by calls from non-resident applicants whether Jew or Gentile.

Having however been lately favoured with a somewhat instructive Jewish application I will here for thine edification, O reader, insert particulars.

He was a young, emaciated, interesting looking Jew who according to his own account had been authorized to use the names of two or three friends of my own well-known by me for the interest they took in the welfare of his race. Under ordinary circumstances I should have rung the bell and had him shown out if only because he was the son of a Rabbi, *etc.*, cast out for the truth's sake, *etc.;* who had been trying to do good among his brethren of the house of Israel, and so forth, until now his health had broken down, and the doctors told him he must re-visit his native Pesth

to try the air of the place of his birth; and that the ship in which he had taken his passage was to sail on the morrow, and he had not wherewith to redeem certain clothing, of which he stood in great need, *etc.* I say that under such circumstances, or alleged circumstances (especially as I look with thirty-fold suspicion on "eleventh-hour" applications, which are necessarily too urgent to allow of any inquiry), I should in the ordinary course have packed him about his business with all expedition; but there was that in his manner, expression, tones, which somehow got the better of me, and made me ask him to be seated.

I drew him on various points into conversation, carefully noting his replies but could not once detect him tripping; while that which with apparent artlessness seemed to ooze out touching his spiritual exercises and experiences was such as to make me, old bird though I was, more than half doubt whether I had not for once stumbled on a case which made it my duty to "exceptionize" (if there be such a word and if not there ought to be) on the present occasion.

Thereupon something like the following conference or altercation took place within.

Said Feeling: "Poor young man, look at him:

contrast his tribulations with your comforts. Who hath made thee to differ?"

Said Memory: "Remember that interesting and lady-like, not to say pretty looking person, who some years ago only called for your London orphan votes in an unusually affecting case and without so much as asking for it got five shillings out of you for canvassing expenses and within twenty-four hours was pounced upon by Horsford (*pro*-Mendicity Society), and sent to gaol for three months as an old hand."

"Oh, do hold your tongue, Memory!" shouted Feeling. "You're always ripping up old grievances. And what if a little rain does now and then fall on the unjust!"

"You hold your's," cried Judgment rather rudely. "You're always perverting Scripture to answer your own ends. Who made you the administrator of the Divine assets? The evil and unjust that benefit are not to be of your nominating."

"There, you let me alone," retorted Feeling. "I want to have nothing to do with such as you. You mind your business and I'll mind mine. I say it again: 'One swallow makes not a summer.' Better give wrongly seven times a day, than harden your heart against giving at all."

"If I might venture to interfere," said Principle, I would strongly recommend a visit to that worthy society, the London Society for Promoting Christianity among the Jews, to whose Committee he says he is known, as well as the other Society he mentions."

"You wont be home to lunch if you do," said Selfishness.

"*Bis dat qui cito dat,*" classically observed Selfishness' youngest brother, an urchin too fond of holidays by half.

"He gives best who gives rightly," said Judgment, scorning to talk Latin.

"This is the only opportunity," retorted Selfishness,—and we all know what a pertinacious being he is, that he will have the last word if he can,—"you may have for the next ten days, for finishing that interesting article in the *Christian Advocate.*"

But at this moment (like a policeman suddenly scattering right and left a cluster of city Arabs, engaged in pitch-and-toss) Conscience burst in with, "What's all this about? Send to the stable this instant, sir; order your vehicle and go to No. 16, Lincoln's Inn Fields, and learn all about it."

My hand had been stealing towards my pocket, and was within a very short distance of the entrance,

when this intervention of Conscience changed the whole current of my purpose. I explained to my visitor the obligation under which my rules placed me, trusted his feelings would not be wounded, as I was simply doing what I never omitted in any case, and now did without the slightest distrust of the *bona fides* of his particular application. "Meet me," I said, "at 16, Lincoln's Inn Fields, at twelve, and I doubt not I shall be directed to relieve your need effectually."

The tear stood in his eye as with much apparent warmth he thanked me, adding, "Dear sir, I will be there (D.V.) at ten minutes to." Then, the blessing of the God of his fathers first invoked by him on my head, we parted,—to meet again, as I supposed, at twelve; to meet as the event proved no more.

I will not say exactly at twelve o'clock (for who is to know when it is twelve o'clock; the want of unanimity among clocks everywhere making it impracticable); but at what, according to the testimony of a majority of the local clocks and of my own watch purported to be that hour, I ascended the steps which conduct to the offices of my old friend, The London Society for Promoting Christianity among the Jews. Entering, I made known

my business and asked if such a person as my visitor was known there, and had been helped as he had alleged from their temporal relief fund.

"Well, sir," said an elderly official, "there is, I think, an impostor going about in that name,—that is to say, he has five names; but the name you mention is, I think, one of them."

To make sure, however, he consulted his register. He could find therein no such name; but added, that the man was doubtless one of those of whom there were alas! many who raised large sums of money, to the detriment of the Jewish cause, from "*foolish ladies and gentlemen*" who would not take the pains to inquire.

It being now a quarter past twelve by the most dilatory of the neighbouring clocks, I said, "If the party, whom I am still reluctant to deem a rogue" (*quære*, was I not reluctant to find that I had been so near proving myself a fool), "should after all happen to call, and you find you know nothing against him will you kindly tell him that I have gone on to his other referee in —— street, where I will wait twenty minutes?"

To such second referee I accordingly went, stated my case, and described my visitor.

"Sir," said he, instanter and with some emotion,

"I beseech you give him in charge. The injury that wicked man is doing the Jewish cause no tongue can tell. He is the most silver-tongued deceiver I ever met with. Sir, he came to my house at Clapham, late one winter's night, so thinly clad. Sir, I took the only great coat I had in the world off the peg in the hall and put it on that deceiver's back, and then wrote to his referees but only to learn that I had been completely taken in. Give him in charge, sir, I beseech you."

I went on my way homewards rejoicing. At what, dear reader? Well I cannot undertake to remember. But this I say,—that what I should have gloried in was not that I had avoided being taken in,—not that I had saved my money,—but that in the good providence of God I had escaped being, through indolence, a partaker of the sin of helping to make it worth that erring fellow-creature's wretched while to go on treasuring up wrath against the day of wrath, by a life of fraud, falsehood, and blasphemy.

Yet truly, if I mistake not, this is what unorganized Charity is doing every day of her life. Intentional crime may slay its thousands, but unintentional I suspect is busy slaying its ten-thousands.

CHAPTER V.

Of Resident Mendicancy, and herein of Visitation MINUS *Investigation.*

Now,—that is to say at the time at which we had managed to arrive when we closed our third chapter,—I in earnest began work as an Almsgiver bent on excelling all his compeers in vigilance and indefatigable inquisitiveness, and thus protecting himself against all impostors and ill-desert, whether in man, woman, or child. How well I succeeded in failing, this my present chapter shall forthwith disclose, as well as the mode by which the failure was achieved; in which failure however there was nothing strange or remarkable, seeing that the mode was neither more nor less than the very one I had devised for attaining the opposite result. This, as already intimated, was the plan of being my own "*Oculatus testis unus*," or sole eye-witness; mine

ears being none otherwise utilized than in listening to what others immediately at or about the *locus in quo* might have to say. What occasion I had to plume myself on the result, I now proceed to make known by means of a couple of examples, the which, unto a myriad others, as that peerless proverbialist Sancho Panza might remark, are as like as peas to each other.

Thou wilt hence learn, reader, that in connection with almsgiving and its indagations, the eye cannot say to the ear, I have no need of thee; nor to the eyes of others, I have no need of you; but that, contrarywise, the best thing an Almsgiver can do, if unambitious of doing a thousand times more harm than good, is to get all the information he possibly can from the north, and from the south, from the east, and from the west, afterwards sifting the wheat from the chaff as best he can. In other words, gentle reader, thou wilt learn if I mistake not from mine experiences that visitation * without investigation is a blade without a handle, a

* Visitation at the applicant's home should ever form an ingredient in the process of inquiry into cases. But, standing alone, it is in my humble judgment one of the most unsafe of precautions, how often soever repeated in any given case.

sword without a hilt, or as a pair of pantaloons with one leg off. In many cases indeed, and who is to know at the time which is which, visitation *minus* investigation may become the surest possible way of riveting on oneself the fetters of self-deception. If we add not thereto investigation, properly so-called, we had better leave it alone altogether,—at least in a large number of cases. In many no doubt it suffices, but in as many it actually facilitates the very beguilement it is designed to prevent.

But now for mine examples.

Late one snowing Saturday night a decently dressed elderly woman begged hard to see me. I should have declined an interview but that she had brought a note from one I knew. What her story was I cannot now say, but most probably that having taken home some work and not been paid for it, she was without food or fuel to carry her over Sunday: and here, reader, whether thou wilt or no, I must digress once more. I must verbally belabour (I would my pen were a broomstick that I might beat them black and blue) those my blameworthy fellow-country-men and women who pay not on the spot for what the poor, whether as laundresses, needlewomen, shoemakers, jobbing

tailors, or otherwise, do for them. Who shall reckon up the mischief wrought by this vile breach of the law of God, if not of the realm? Many a time and oft had I not been by to lend deserving poor ones the amount (often swelled by the cost of materials they had pawned to procure) due to them on such occasions, clothing or blankets must have gone to prison at the pawnbrokers, leading to absence from the house of God on the morrow, increased hate of the rich on account of such conduct, and a dozen other evils. I once sunk a large sum in a vain attempt to establish in business a Christian widow as a patternist and dressmaker. The failure was wholly caused by the scandalous credit to which the ladies of her connection persisted in helping themselves often in spite of solemn promises to pay ready money. In plain English those selfsame ladies robbed her of her livelihood, and me of my money, as certainly as once a member of my own sex robbed my pocket of its handkerchief in Cheapside. As one, who has seen something of the evils of this base practice, I would earnestly conjure those who directly employ the poor never to withhold from them payment on delivery. And even in regard to the dues of shopkeepers in the suburbs, I have my reasons for

saying to dwellers therein, "Pay your *debts* before your *subscriptions*, and do not *keep up* display till you can *keep down* your bills."

And while I am digressing (one may as well be hung for two sheep as one) another word in thine ear, indulgent reader!

Beware how thou dost ever finish with outrunning the constable and finding thy way into the Gazette, at the expense of those whose shops have supplied thee with more than thou couldest pay for. I was once solicited to concur in some plan on the ground that one of my neighbours, the "great Mr. So-and-so" (as the applicant called him, the greatness being exclusively of £ s. d. origin) was doing the same. This "great Mr. So-and-so's" house and equipage threw my own completely into the shade. I nevertheless ventured to say that with all deference to the "great Mr. So-and-so's" views, I had counter views of my own by which I felt bound to abide. In less than six months the "great Mr. So-and-so" was in the Gazette, and all sold,—the tradespeople inclusive. I have survived a good many "great Mr. So-and-so's" since I settled in my present abode. I wish that greatness of this type would pause to think how great a stumbling-block it often places in the way of those

who would urge on the poor habits of providence and thrift. With so many outrunners of the constable in the grades above them, no wonder if the working class are a little apt to outrun him too. Are we not all too prone to be followers of them who by birth or fortune are higher up the social ladder than ourselves?

But to return to the elderly woman whom (if it be right, courteous reader, to make thee a *particeps criminis*, who art like an hind wheel which must follow the fore wheel whether it will or no) we left in the lurch on page 54. Well, she was of rather taking mien and manner, and according to the testimony of her letter of introduction, a most worthy person having an aged husband stone blind. If I remember she only asked a small loan. How far the hour and the spectacle through the fanlights of the falling snow-flakes moved me, I am not prepared to say; but, contrary to my wont, I gave her a shilling, saying, I dared give no more then but would ere long visit her at her own home and talk her matters over.

Scarcely had she gone her way, when Conscience awaking and finding what I had been at upbraided me roundly for this breach of my rules. Knowing I should have no peace until I had rectified my

position, I rang for macintosh, goloshes, umbrella, etc., and set sail for her dwelling. I followed her at, I think, an interval of about twenty minutes. Her home was a little better than a mile off, the route lying in great part through a thoroughfare studded on either side with temptingly lighted up gin-shops. It formed the two-pair back of a miserable abode in the lowest part of a low neighbourhood. The front door was ajar. Feeling my way up in the dark, and doing as under other circumstances I should not have done, I suddenly opened the door and was into the middle of the room at a bound: a bombshell could not have entered more unceremoniously. There was no time for gin bottles, hot toast, or excessive rump steaks to vanish into cupboards or under the table. No: but there sat the blind spouse almost *in* what fire there was; while she herself was laying a few tea things having evidently just reached home.

I apologized for my abrupt entrance, and explained the reason. Her only reply was a wish that all kind people would be as careful, for that many got help who would be better without it. She then proceeded to account for the entire shilling by showing her little purchases down to the halfpennyworth of soda. She was then as

sober as myself. To this hour I remain unable to account for her having on her road home resisted the allurements of the numerous drinking-houses on her right hand and her left. Of course she may have had other money, and indulged in one or two hurried drams by the way; but if so she was nevertheless sober, neither apparently had the smell of drink passed upon her. Yet had I in this case substituted "investigation" for "visitation," or rather added the one to the other, I should have discovered that she had long been, still was, and long after continued to be as rank a drunkard as the neighbourhood harboured. Drink! she could drink like Baron Munchausen's horse after losing his hind quarters; but there was a masterly clandestineness about her excesses. None of her employers (she went out charing and cooking), and few who came in contact with her at or near her home, had any suspicion of her failing, except it were neighbours, who, one good turn deserving another, concealed a fault whereunto they might themselves be likewise prone. By the way, there is witnessing in a circle as well as reasoning in a circle, as I learned to my cost in the days of my eleemosynary youth, when two or more secret sots have each or all warranted the other or others'

sobriety, and I having accepted these reciprocal warranties have found that, like those of the horse-dealers, though negativing "all faults," they have covered a multitude.

My unfortunate visit, coupled with other seeming proofs, so established my confidence, that I frequently afterwards lent her, as I supposed, a helping hand, pitying her the more for her husband's blindness, that strange old man (here I am, digressing again) who though nearly stone blind was mad upon "looking respectable." Fare as it might with his poor starved stomach, so long as he fancied his back was decent he cared not or comparatively cared not. To him a clean shirt seemed happiness. I often tried to soothe him with one or with an old waistcoat or the like, but it was fruitless. He would sit on his clothes, lie on his clothes, wear two like garments at once, but in vain: sooner or later that she-sot would get at them and drink them up. Old soldier though he was, I have seen him sob when he knew they were gone. I doubt if the death of one of his children could more readily have made him feel "I am bereaved." A soberer being never breathed. Yet was he less Almsgiving's darling than she. He was but an extra lever whereby she raised money from unor-

ganized Charity's pouch to consign its produce to the bottomless pit of her own belly. I was with him a short time before his death. Even then I believe the ruling passion retained its strength. As he sat propped up in a tumble-down chair near his apology for a fire, I doubt if he dwelt half as much on those garments of salvation in which he might have boldly faced the judgment seat, as on the question whether his outward man was still tidy and respectable. Had I earlier known of his wife's failing I doubt if I could much have bettered his lot. Where one that is sober is unequally yoked with one that drinks, it is next to impossible to benefit either: at least, that is my experience. However, better late than never. Though for some time deluded, I at length discovered that in helping this sot with sober intervals, this supposed disciple of sobriety, I had again, without intending it, been my hyper-prosperous friend the publican's very devoted friend.

Example the second.

Hard by my house an urchin of some seven summers swept a crossing. He was ragged, and yet his raiment looked as though for it a mother's care had done what it could. He had a taking little face of his own, in fact was the very boy to

pass for an earthly cherub with nineteen Almsgivers out of twenty. One cold November morning, after having vainly tried to get on a pair of new clamped boots which proved too small,—yet am I every inch a Zaccheus, my foot included,—I passed him as he stood shoeless and shivering at his corner. It was not quite the thing to do, I ought to have remembered that there was plenteous poverty in a grade above his which would have been glad of them; but I told him if he got me a character from the Master of his Ragged School, the boots should be his. All alive with hope he exclaimed, "Please sir, if you'll only mind my broom for two minutes, I'll get you a character from 26, 44, 73, 81, 104" (he was apparently about to run through half the numbers of a terrace better than half a mile long), but I stopped him, saying, "I should prefer a line from the Master of the School," whom I well knew as a man of great experience, judgment, and piety. The testimonial was obtained and the boots became his. The morning after I found him on my doorstep, with a woman of wan and sickly aspect, neatly and decently clad but whose clothing had long since waxed old and seemed to owe to care, and care alone, its freeness from flagrant tatters. She curtsied respectfully,

and in a quietly grateful way (I speak of her as she seemed) apologized for the intrusion, thanked me for my kindness to her child, and then expressed a hope that I would pardon her asking if she might change the boots, which were more fit for a gentleman's child than hers, for two pairs of stouter ones,—one for her boy, the other for her poor little girl; adding that she had not presumed to make the exchange without first asking my leave. Her appearance and manner, as well as the proceeding itself, won upon me. To the best of my belief, but only in reply to questions of mine, she explained that her husband was a good deal away, doing odd jobs at the Crystal Palace, but, owing to a rupture and other ailments obliged to be near his work, and able to earn but little. Some plausible excuse for not herself migrating to the same neighbourhood was also forthcoming. Her own health was said to be delicate, and the struggle therefore a hard one to support herself and the five children (the husband barely supporting himself), and keep off the parish. I obtained her address, made certain local inquiries (aye, *local* forsooth! would that the worse than worthlessness in swarms of cases of such, when forming all one has to go upon, were better known

and felt by visitors among the poor), and often afterwards in my rounds looked in to say a kind word, and, I blush to own it, give a little relief. By-and-by I touched on the subject of the soul and of the world to come. She heard me thankfully as I thought and gratefully accepted a little book (I oftener give books than tracts), and ever after on future visits, in a quiet unsuspicious way would ask me to read and pray.

What now was this case's true history, as but a few week's later I learned it, aye and proved it too?

She was both a sot and a strumpet to whom, albeit she had a legal husband, it might yet have been said, "He whom thou now hast is not thy husband,"—nay, I err; I should have written, "*They* whom thou now hast are not thy husbands;" for she stood related at this time to something like half a dozen non-husbands. I had afterwards the plainest proof that once when reading and praying at her bedside during a season of alleged illness, her paramour *pro hac vice* was either under the bed or in the cupboard, I forget which. On demanding, as the governor who had given the letter, to know from the Dispensary Medical Officers whether or not one of the daughters

was indeed suffering from a certain malady, I learned,—well I keep to myself the cream of what I learned: suffice it that the poor child, for she was little more, was indeed in a condition which no less certain evidence would have moved me to credit.

Yet a little while and the mother was in her coffin, dead of the effects, as neighbours thought and said, of a drunken brawl in which her collar-bone got broken. Over her grave should have been inscribed, though I fear it was not,—

"SLAIN BY ALMSGIVERS."

Many beside me though had helped to murder her. There is reason to believe that but a small minority of the local benevolent had not had a finger in that ghastly pie. I say advisedly that almsgiving slew her, soul and body too, if I err not. For if in earlier years, ere the influence of an evil bias had deepened into dominion, the fatal facility with which alms are to be had for the asking had not seduced and enabled her to abandon almost wholly honest labour, how different might have been her way and her end! But is it in human nature to resist those facilities, —those deadly facilities which allow of a plausible

petitioner raising, in the shape of so-called charity, more in a house to house visitation of three or four hours than honest toil can compass by the sweat of its brow in twice the number of days? Is it in human nature, I say (non-organization of Charity securing perfect impunity), to prefer a day at the wash-tub or ironing-board, a day's cooking over a hot fire, or a day's charing with hard scrubbing, to a nice little ramble in the fresh air to Charity Cottage, thence to Eleemosyna Villa, and thence to Benevolence Lodge, picking up tickets or cash at each in succession (dropping in on the way at the "Buffalo's Head" or the "Carpenter's Arms,"—but of course only to look at the clock), and being home in time to catch the visiting lady, and acquaint her that the wanderer had been lucky enough to get half a day's work, from which she was now just got home?

And if to the successes of "lying lips" we add those of "lying letters," written by those and for those whom districts which stand aloof from organization little suspect of such doings, the only wonder perhaps is that those content to work at all are not almost as extinct as the Dodo.

Yes; I repeat it (denounce my verdict who may): she was slain by Almsgiving! But was not Charity responsible as well for her legacies as her

career? She, dying, bequeathed to her country's existing stock of pauperism five duodecimo editions of herself, who but for the training which Charity's activity in their mother's behalf had secured for them, might at least have had a chance of becoming decent and respectable members of the working class.

I have glanced at Charity's effect on the disposition to labour. I do not suppose that even in the London districts many wholly discard work in favour of alms, though some I know do. But that the relish for honest labour is much diminished by charity, there can I think be no question. Steady working men have said to me that if they cared to make mischief they could give me dozens of names in their own streets of men who when in work in summer were grumbling and cursing and wishing it were winter, because they could do better then without any —— work at all, by "missus" putting on her bonnet and shawl and going out to cadge a bit!

Even in country places, near which unhappily dwell any Ladies Bountiful, I suspect the same thing occurs. The following is an extract from a letter recently received from a kinswoman residing about seven miles out of town, who, after some years

visiting among the poor of her village has become "horrified" at the effect of alms. "A labouring man being asked why he had not of late gone to work as usual, answered,—'Work: you don't get me to work any more I can tell you! Why, the good ladies comes and gives so free and liberal to my wife that there is plenty for both her and me without troubling myself about getting work indeed!'" In its last stage this antipathy to labour takes the form of contempt for all who live by it. I remember the Secretary of a Female Refuge telling me that he once went to get a "blow" on Blackheath. On the way he fell in with a gentleman who lived by begging. Curious to know his way of life, he asked him to have a bit of dinner with him at an eating house. The gentleman obligingly assented; and during the meal my informant got a good deal out of him, which amazed him, as to the character and comfort of beggar-life. In reply to one question (namely, "What he thought his brethren's incomes amounted to on an average?"), he replied, "Well, I'm a moderate man myself. I'm no hard drinker: never was. I can do as well as I care for on a guinea a week." But what most struck my informant was the profound contempt this gentleman evinced for all who

lived by labour. From the description given me I infer that to have proposed a day's work to him would have been like suggesting to some impoverished Peer of the old school that he should support himself by turning greengrocer or opening a sweet-stuff shop.

But returning to the theme of "visitation *minus* investigation," I leave it with this parting word,—that if self-stultification and beguilement be that in which Almsgivers covet to revel and excel, they cannot do better than rely exclusively on what their own eyes and ears pick up, provided only they see that those eyes and ears wander not beyond the precincts of the *locus in quo;* for if they get beyond these limits, and inquire at previous addresses or of old employers, the result may often be fatal to that sweet, meek, and charitable state of delusion in which so many Almsgivers seem covetous to abide and abound.

And now to resume my narrative.

CHAPTER VI.

In which the Narrative tries to get on a little further.

By this time it was all over with Almsgiving's first love. Reality had unceremoniously kicked Romance clean off the stage. I was left to face unveiled Fact instead of veiled Fiction, and to learn that the veiled prophet of Khorassan's was not the only case in which a veil may make all the difference.

While in the metropolis of my heart, however, the firm of Feeling and Fervour had been declining in business, Faith I trust had been rising in the world; in fact, much of their custom had long been gradually coming across to her.

But Faith is a great employer of labour: that is to say, the more faith we have the more work we do; yea, and up-hill work too. Faith is also a great patroness of paradoxes (*quœre*, would a non-

paradoxical Christianity be any Christianity at all). Thus she believes in a rich poverty, a joyous tribulation, and many such like things she credits. And her conclusions are at once the root and offspring of positive fruition, so that when any learned gainsayer draws near with his wisdom of this world, she meekly but firmly meets him with her "*Εν Οιδα,*" or "One thing I know." Thus Faith well knoweth that the "working out" to which the Word calls her in Phil. ii. 12, is dependent on a "working in" which cometh from above, and affecteth even her willing as well as doing. Nevertheless she gives herself to the "working out," as if the "working in" went not before, but followed. And if Reason the dogmatist says, "Thou art beside thyself: on thine own showing thou art as one that putteth the cart before the horse," Faith answers, and says, "I know it, my son: I know it. But I have found by experience, and I have as much right to argue from experience as David Hume, that this is the sure way to get the horse put before the cart; as when he of the withered hand essayed to stretch it forth before it became dis-withered." But methinks I am again rambling Shandy-wise. Let me return.

Faith, then, is a great user of means and precau-

tions. In one sense could value them no atheist more; in another no fanatic less. Combining these tendencies, she arrives at that union of prayer and pains which in the long run is sure to carry all before it, and inherit success if not in meal in malt; if not in its own way, yet in a far better. Now in my humble sort I essayed to bring this combination to bear on my almsgiving project, although as the event proved with a far greater accumulation of shortcomings than at starting I had thought possible on the part of such an one as I then esteemed myself by grace to be.

It came to pass therefore that I hired in one of the districts on which I was minded to operate, a room which came to be called by many my "office." The landlady, an intelligent trusty and Christian woman, I made my secretary and clerk. Inquiry agents were engaged, who in process of time came to be called my "ferrets." The local pauper public were gently given to understand that though I claimed to be a religious man, rising early for closet purposes, frequenting the house of God, attending prayer meetings, and withal a firm believer in the inspiration *(inter alia)* of such texts as Matt. v. 42, I had nevertheless no mind nor intention to be imposed upon by man, woman,

or child. That I was a steward resolved on not so applying his Lord's goods as to strengthen and extend the adversary's kingdom more than the Master's. That accordingly, and human nature being what His Word and my experience declared it was, I could take no man and no woman's "hipsy-dixy" for their character and condition: no, not though supported by a pocketful of testimonials, and albeit the applicants could prove that they had been in the habit of singing "Rock of Ages" and "How sweet the name of Jesus sounds" at every prayer meeting in the neighbourhood for the last twenty years.

Touching testimonials, by the way, my experience hath been this, dear reader. Did I seek to adduce cases in which indefatigable though secret strumpets, drunkards, and ne'er-do-wells of all sorts have been certified to be among the excellent of the earth, I should find examples in cases in which the clergy and other religious agents have been the parties recommending. On the other hand, did I want examples of certificates or testimonies every syllable of which rigid investigation verified to the letter, I would derive them from precisely the same kinds of sources. I do not myself believe that in this matter religious witnesses are worse than non-

religious. In one respect they are better: they do not as often knowingly tell lies on the subject.

But to return.

Of course such almsgiving as I was now individually inaugurating stood but a sorry chance of becoming extensively popular. The almsgiving which the great mass of the London poor (blessed be God, there is a remnant according to *an* election of grace which differ) have been trained by charity to love, is that which is in nowise "bothersome," which gives itself no trouble, makes no invidious distinctions, asks no questions for conscience sake, does not pry into poor people's little failings; but gives "free and liberal," not grudging a poor body their little drop of comfort, even though they are brought home on a barrow, or locked up in the station-house as a consequence.

Compared with almsgivers of this dear old school such an one as I was of course no credit to a free and open Gospel, and I had no end of texts fired at me by hostile quoters. I suspect many marvelled within themselves how I dared go to Holy Communion under such circumstances; and, by the way, loth as I am so soon to go off again at a tangent, I must here once for all proceed to enlighten thee, gentle reader, as to my view of those

passages of Holy Writ which to many seem dead against such a system of charity as that which I would fain see supplanting the one which now obtains.

My next chapter, therefore, will deal with Scriptural views, "falsely so called," *i.e.* to my thinking.

CHAPTER VII.

Of certain Scriptural Views, "falsely so-called."

HAT a sensible person, in the main, was Nicodemus! What a triumph of common sense that cry, "Rabbi, we know that Thou art a Teacher come from God; for no man can do these miracles that Thou doest, except God be with him!" Now thus (not but that I am a subscriber to the Christian Evidence Society, and have read Paley and a score more of Evidence-ologers),—but thus I settle the pretensions of Holy Scripture,—"Bible," I say, "I know that thou art a Volume come from God; for no book can do these miracles that thou doest, except God be with it."

What miracles? Hark in thine ear, reader. Scan the round globe's story and condition, as leavened by Christianity, and then ask Truth, "Whose is this image and superscription?"

Must she not needs reply, "The Bible's." Look around thee, right and left, backwards as well as roundwards, towards the north and south as well as towards the east and west, trace the wonders the Bible hath wrought, and if thou art not blinder than a beetle thou wilt own that what God Himself is among beings that is the Bible among books.

But it is of miracles nearer home, even within my own knowledge, wrought on, or rather *in*, myself,—about which I am needs as sure as that I have a nose on my face, a pen in my hand, or a purse in my pocket,—whereof I now speak more particularly.

Listen. Did Mr. Darwin,—not on paper, for that is quite another affair,—but before thine eyes develop some fierce, furious, negro-throttling, rifle-scrunching gorilla into a meek, gentle, unresentful little Quaker gentlewoman, he would not effect a more wondrous transformation than the Bible hath wrought in me.

Note thou one proof among many.

When I was a boy I was thought by many to be a prodigy of genius. I do verily believe my poor mother thought I should turn out a Milton, my father a Shakespeare, my uncle a Goëthe, and my aunt a Bacon. (My impression is that I myself

concurred in all these conclusions.) Nay, more: he that sung "The Song of the Shirt," after reading some of my boyish outpourings, said once unto a kinsman of mine (knowing not that I was within hearing), "Jack, he'll be one of us one of these days." Now we all know that no superstructures more readily content themselves with frail foundations than our own estimates of self. Nothing is more common than for a goose to fancy himself a swan, while nothing but a goose all the while. And such a goose was I. Not but that from the access I had to literary magnates, the ways and means (externally, I mean) open to me had I chosen to devote myself to literature, I even now think I might have made something of it, at least in a small way: but that is not the question. The real point is,—that with or without chance of succeeding, literary concupiscence reigned in me in my youth with tyrannous energy. The wild ass in the wilderness could in no stage of his experience have outstripped me on this track. I believe that had the arrangement been practicable I should, mediæval-wise, have been ready to bargain, sell, and transfer my entire soul to Satan, in consideration of his promoting me to very great honour among the princes of the *belles lettres.*

But what has the Bible done towards me in this matter? Why so metamorphosed me, that whether my former self and I are really past and present parts of one and the same personage, whether in my case the boy and man have an individual made, it requires an effort to realize. One thing I know at any rate,—that for years past I have felt that I would not, were it as accessible as it is the reverse, give threepence a cart-load for all the literary renown, literary attainment, and literary luxury of all the successful in letters who ever wore laurels as well as a night-cap. And if any sneer and say, "Here's the 'sour grapes' story back again," I reply, "No: for with the external advantages at my command when I was young, I am persuaded I might have got on, even where those lacking such outward facilities but possessing ten times the internal capability, might have wholly failed." And though it were otherwise it would matter little. For the purposes of the present question the point turns not on what I was, but on what I myself thought myself to be. We are governed not so much by what things are as what to ourselves they seem. Yes, I repeat it: in the matter of literary aspirations, once dominating me, if the Bible has not turned me,—yea, and in an

important sense, in spite of tremendous exertions to the contrary on mine own part,—into my own anti-self, there is, as Falstaff says, "no purchase in money."

Well then, gentle reader, here thou hast proof number one of the Bible's prowess. Multiply it by one hundred and fifty, and thou wilt still be further off than thou art aware from the true total of the moral miracles which the Word of the living God hath wrought in him who now addresses thee, and who amid all the nonsense he is peradventure venting (and whereunto he stoopeth that he may gain some who might not otherwise care for his theme), hath a grave purpose in view, and a desire to convert thee to sounder views respecting it.

Well then, if any come to me and say, "The Bible is not what thou thinkest it to be. If thou wilt take my word for it (and I assure thee I am not a man to be lightly esteemed), I am a deep thinker: modern thought is quite my forte; all that ever came before me were fools and numsculls; thou must not mind them. I am a great geologer; I have all physical science at my fingers' ends; I understand all scientific mysteries and all knowledge; I pronounce that same Bible"——

"Friend," I reply, "that same Bible whereof

thou speakest (talk of verifying faculties, forsooth!) hath been a self-verifyer any day, and all hours of the day, these two and thirty years in my case, and any day since the birth of the Pentateuch to myriads, many of whom had minds as great as thine. In this matter I improve upon Professor Huxley's process of believing, not by faith, but by verification: I am doubly assured, for I believe in my Bible by both methods. Thou objectest, for one thing, to its account of man's origination. Let us see,—using for our raw material nothing but actual fact,—for when using such only Ridicule is an honest, useful fellow, who detects and elucidates; but when wilfully tampering with Fact, he is a knave and a villain, who seeks to pervert and mislead,—let us see, I say, on this principle what Science hath to proffer in its stead.

Lord Monboddo, a most cautious writer (for in book ii. chap. 3 of his "Origin of Language," and at page 267 of my copy, he says, "I do not *think*," —observe the exemplary cautiousness of the conclusion thus hazarded,—"that any traveller has said that the Orang Outangs practice navigation or commerce"), Lord Monboddo, I say, but unlike Strabo, believed in a community of *Στερνοφθαλμοι*, or men whose eyes were not in their heads, but

their breasts; and on the authority of a young woman (who told some one, who told one Charlevoix, who told his lordship), that there was another community whose supply of legs being exactly fifty per cent. short of what was required to allow of two apiece, by some arrangement more universally equitable and fair than usual, were all going about with one leg each only.

This is that Lord Monboddo to whom is due the honour of having first discovered that Adam was a monkey, or the lineal descendant of one, and that we all had tails to begin with. These tails, if I remember rightly, his lordship held, had worn off under the influence of our domestic institutions; though one would rather have supposed it had been from the confinement and friction arising from the use of raiment, seeing that even in ages long preceding pantaloons that part of the frame which has usually furnished the site for a tail has ever been wont to be under cover. The privilege however would seem to have been preserved to a select minority,—a remnant, according to the election of selection,—including the ancient satyrs, distinguished modern individuals here and there (like Mr. Barber, of Inverness, who possessed a tail, as Lord Monboddo rejoiced to record, half

a foot long), and occasionally a whole community, as in the case of those inhabitants of one of the Nicobar islands, whom a Swede named Keoping testified to have all tails like those of cats. It might be a subject of interesting inquiry to the Psychologist, how far the wearing of pigtails and other like decorations has arisen from an instinctive yearning after a departed privilege. The change in their mere local or relative position might be very readily accounted for by a very natural desire that these, like other honours (as orders, medals, and the like), should be worn visibly: not hidden like a candle under a bushel. Even in this matter of tails however tastes would seem to have differed, and what some have deemed a privilege others have counted for a penalty. Thus, according to Lambarde, in his "Perambulation of Kent," when certain evil-disposed persons at Stroud had cut off Thomas á Becket's horses' tails, that distinguished saint provoked by the mutilation vented a curse, of which the terms were that all the heirs male and female of their bodies begotten who had done that thing should ever after bring into the world, and always retain as one of their appendages, tails like those of horses.

This theory, that we are but civilized, improved,

or "well-developed monkeys," has not however commended itself to all Science's issue. Not only has Mr. Crawford, President of the Ethnological Society, rejected it, but he who wrote the "Vestiges of Creation" seems to have preferred to believe in a fish instead, or at all events as well, though it is but fair to him to remark that in his opinion our remotest ascertainable ancestor may have been a maggot. At any rate he holds that we got our brains from a fish. But if we got our brains thus, why not all other appurtenances? For mine own part, if I am debtor to a fish for my brains, I had as lief be a fish *in toto*. *Adjunctum sequitur principale.* However we cannot have everything as we would even in matters of Science. But we have great reason to be thankful to her for that free and wide choice of alternatives which she bountifully proffers us. Thus if we believe neither a monkey nor a fish origin, we can, with Mr. Darwin's or Professor Huxley's permission, retreat upon a fungus or an egg as the Ultima Thule of origination to which we owe our life and breath and all things. Seeing, then, that this wide range of selection throws open to our choice not only fish and flesh but fowl and vegetable sources of origination, if we be not therewith content we

surely ought to be ashamed of ourselves. Nevertheless, gentle reader, I for one still prefer the solution contained in the first chapter of Genesis.

Then as to the origination of the earth itself.

Angels, who are necessarily old enough to remember the glories of the Ptolemaic period, and know how much of its philosophy is still undefunct, and who remember also (for though nearly forgotten on earth they may not be forgotten in heaven), the Seven Wise Men of London (one of whom wrote the notable passage following: "The first clear view which we obtain of the early condition of the earth presents to us a ball of matter, fluid with intense heat, spinning on its own axis, and revolving round the sun" *), must be very much amused at Science's sayings, doings, and pretensions. Let us drink into this passage in detail, that nothing of its meaning be lost. In very humility, we shall print our own comments in a different type to that accorded to this distinguished utterance.

"*The* FIRST *clear view*" (the first! well, that is well: to begin at the beginning, and be clear at starting, is of prime concern, especially as the "fact" of this same nebular theory long formed

* "Essays and Reviews." Seventh Edition, p. 213.

one of the two grand foundation facts of geological science)—"*the first* CLEAR *view*" (but stay: is it clear to Sir Charles Lyell, for if not, why not? and if in the act of starting, if the first clear view is so clearly unclear as not to be clear to the author of the Principles of Geology, is not the clearness of a type which clearly requires to be cleared up a little?)—however, let us proceed. "*The first clear view which* WE" (but who's the "we?" is the scientific "we" like the editorial, or how otherwise? or does it include only those who chance to be "clear" on the particular point, leaving out everybody else? obviously it cannot include Sir Charles.)—"*The first clear view which we obtain of the early condition of the earth*" (meaning, we presume, when it was first beginning to be. Of course it would be to no purpose to quote the Book of Job, which asks, "Where wast thou when I laid the foundations of the earth? declare, if thou hast understanding. Who hath laid the measures thereof, if thou knowest?" for the writer proceeds to affirm, very circumstantially, that such "first clear view," as aforesaid) "*presents to us a ball of matter*" (not such as is known in pyrotechnics as a compound of combustible ingredients capable of burning, smoking, and giving

light; but rather a ball of hot liquid substance, being) "*fluid with intense heat, spinning on its own axis, and revolving round the sun.*" How sad that when all this is so "clear" to the "we" and "us" of the passage, Sir Charles should be of opinion that everything as we now see it might have come about very comfortably and very consistently "without any igneous fluidity of the earth's nucleus" at all.

Thus "Aye" and "No" too it seems may be very good science, albeit in poor old Lear's esteem, "no good divinity." But who shall choose between them—who keep the peace among Science's large family of conflicting theories, which can no more agree together than an equal number of stray cats in a garret? Time would fail us, gentle reader, to reckon up a tithe of their number; nor about them would we care to say aught, were not Science so fond of emulating the kettle when it rebuked the saucepan for being black, and of crying out on the diversities of religious belief, and did not her Professors now and then even insultingly arraign those clergy and laymen who do not recognize her infallibility, but still appreciate those Alps on Alps of accumulated testimony which sustain the pretensions of the Glorious Bible.

Let us note a few, taken ap-hazard, of what may be termed "leading cases" in Scientific litigation. We begin with—

Copernicus v. *Ptolemy.*

In this case the plaintiff obtained a verdict, although defendant had been in possession for thousands of years. The case is interesting, as going to the root of the matter; for it deals with the somewhat preliminary question whether the sun goes round the earth or the earth round him. For over five thousand years Scientific wisdom clave to the former hypothesis. By the decision in this cause however the plaintiff succeeded in ousting the defendant, in spite of his great length of possession. It has not however been universally acquiesced in. Our Roman Catholic friends, for example, have never considered it sound in law. It is an interesting subject of inquiry whether the human mind, which (if the decision in this case be correct) made so tremendous a mistake for so long a time, be or be not the same agent as is still engaged on Science's behalf in the investigations and speculations now proceeding.

The Astronomer Royal v. *Sir W. Herschell and others. In re* the Motion of the Solar System in Space.

This case is undecided.

Huygens v. *Newton.*

This suit relates to "light." The plaintiff, as the inventor of the undulatory theory, wishes to restrain defendant, whose inventions till recently were highly thought of, as the inventor of the emission theory, from any further assertion thereof.

Sir John Herschell is understood to have referred this suit to his own arbitration. He is believed to favour a compromise, both parties appearing to him to be more or less, if not equally, in the right.

In re *the Azoic-Strata Company.*

This was a petition presented by the Company itself under the winding-up Acts. The Company had been in operation for a considerable time, and with much success, their theory having been adopted by a large number of shareholders. Certain discoveries in Canada, however, having seriously shaken its credit, it was deemed advisable to wind up by universal consent of all the members.

Smith (Doctor) v. *Tyndall (Professor.)* In the matter of the Germ Theory of Disease.

The plaintiff and defendant were formerly in partnership as promoters of this theory. The plaintiff having discontinued his belief in it has presented a petition for a dissolution. The partnership assets, obligations, and responsibilities will be made over to the defendant alone, the plaintiff being henceforth absolved from all further liability in connection therewith.

Thomson and others v. *Newton.*

The defendant had obtained a verdict affirming his contention that the sun's mass was three hundred and fifty thousand times greater than the earth's. The plaintiffs, however, contend for such a degree of heat in the great luminary as would make it impossible for his mass to be more than one thousand times greater. Should they succeed in obtaining a decision in their favour, the consequences to the sun will be exceedingly serious, as in that event, his bulk remaining unchanged, he can no longer remain the centre of the solar system.

Newton v. *Descartes and others, Encke* v. *Newton. Ex parte* "Free Space."

In both these cases the question is one of *Plenum vel non.*

In the first a verdict had been given for the plaintiff, on the strength of conclusions which he was held to have established in his *Principia* by actual mathematical proof.

In the second it was determined (the Astronomer Royal delivering the judgment of the Court) that the former decision was all wrong, and that a "resisting medium" had all along been in existence.

Crawford v. *Huxley. In re* Cannibalism.

This is an ethnological case, the question being whether, according to the plaintiff's contention, we never eat each other except where there is a deficiency of other animal food (on which account the introduction of the hog may be said in this respect to have done more for New Zealand than that of the Gospel); or whether, according to the defendant's, "that the first thing which naturally occurred to a man was not to love his neighbour, but to eat him," apparently in preference to all

other animal delicacies, roast or boiled; which on the ape-man theory it is strange the monkeys should not do, they as a rule, without doubt preferring a paw-full of nuts or a raw onion to the choicest cut from any joint whatever derived from a member of their own species.

N.B. This is not the only issue depending between the same parties.

The Geological Magazine v. *Lyell, Bart.* In the matter of Upheavals.

This suit relates to an alleged upheaval on the coast of Sweden, which defendant had sworn to have risen at the rate of a given number of inches per annum, all which the plaintiffs flatly denied. The matter was referred to arbitration. Lord Selkirk, the referee, went carefully over the *locus in quo,* and pronounced that defendant had sworn to what had never existed.

Lyell, Bart., v. *Murchison, Bart.*

This suit, which relates to successive creations amongst fossil remains, and in which neither party will make any concession, is still undecided.

The Worshipful Company of Vulcanists v. *The Worshipful Company of Neptunists.*

In this case the question was whether the earth owed its origin to fire or to water.

After a protracted and somewhat hostile litigation, the suit has been compromised by a recognition of equal rights in both parties.

Exparte *Dalton,* In re *the Atomic Theory.*

In this case the University of Oxford had prematurely conferred a D.C.L. on Mr. D. in honour of his discovery that the Atomic hypothesis was a "chemical truth." On appeal, however, the President of the British Association declared that the theory was "an entire mistake."

Adams and others v. *Pontecoulaut and others. Re* the acceleration of the Moon's mean motion,

in which the reputations of all the ancient eclipses are at stake. Standing over.

But I must break off, or shall never have done. Surely the glorious uncertainty of the law ought not to remain an hour longer at the head of all Uncertainties. In common justice the equally

glorious uncertainty of Science ought to go halves in the preeminence.

Hence when Scientific Dogmatism, in the person of some pretentious Professor, complacently sneers at me and my Bible, I confess the truth,—I a little lose my temper; and the old Adam bestirring himself more than he ought, I am minded to exclaim—

"Hark'ee, Mr. Professor: thou art not yet sixty years old, and hast thou lived long enough, and been big-minded enough to outlearn all the great minds that were before thee, and so many of whom deemed the Bible to be what I have found it? Thou that sayest the Pope is not infallible, art thou infallible? Art thou not he whose mighty intellect some thirty, forty, fifty years, or other short while since, was in ecstacies over—

> 'Hey diddle diddle,
> The cat in the fiddle,
> The cow jumped over the moon!'

and over whose mortal body the undertakers may in a few months have to say, 'Screw him down: how he stinks!' Give up my Bible for thee! Why thou ultra-ephemeron, thou thing of yesternight, thou '*animal ævi brevissimi*' (as Petrarch called

thee), thou *natus, satus, ortus ab humo!* am I to take thy word for all? Art thou Philosophy's only begotten Son? art thou Science's Messiah, the Saviour of them that be in scientific error? May we not look for another who peradventure may upset thy theories as thou art for upsetting those that have gone before thee? In the matter of theories such as thine, has not humanity grown into a confirmed habit of spewing up in one generation that which it had bolted in a former? Away, thou self-deifier, whose confidence in thine own supposed scientific omniscience makes thee say in thine heart, with Babylon of old, 'I am, and none beside me.' Oh, if the angelic hosts have any sense of the ludicrous, what laughter must peal through heaven's vault when such an one as thou uprisest before some adoring auditory of co-worms, saying, 'I am Sir Oracle; and when I ope my mouth let no Bible bark!' Truly, I know no dogmatism like Scientific Dogmatism. He is the very Riquetti de Mirabeau of his species (*i.e.*, if I mean Mirabeau, at any rate I mean one who being as little of an Adonis as myself, was charged by the fair with abusing his sex's privilege of being ugly); he abuses his privilege of being dogmatic——"

But what aileth thee, reader? Wherefore dost

thou storm and rave thus? Did I not tell thee at starting that I was a digressor! Why then dost thou complain? Yet I forgive thee: for were we to change places,—thou become writer and I reader, —I nothing doubt I should be as angry as thou art. No: I cannot resolve what all this hath to do with the Organization of Charity. All I know is, that when I began this chapter, my heart's desire was to make my dear brothers and sisters in Christ,—from whom I suspect the chief opposition to Organization will proceed,—know and understand that the Bible was and is as dear to my soul as to theirs, and that I am as minded as they to take it as a lamp to my feet and a law to my life in all things, Almsgiving in nowise excepted.

Having however wandered so far afield, I can now, dear reader, but hastily string together the leading texts wherewith unorganized Charity tries to bayonet or thrust through with darts those who oppose her, and kill all her misinterpretations thereof with one stone (*i.e.*, if I can): yea, and that stone "a little one;" for a little stone should be big enough to kill a small giant.

Now these be the texts in question:—

"Thou shalt open thine hand wide unto thy

brother, to thy poor, and to thy needy, in thy land." (Deut. xv. 11.)

"Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard." (Prov. xxi. 13.)

"Give to him that asketh thee, and from him that would borrow of thee turn not thou away." (Matt. v. 42.)

"That ye may be the children of your Father which is in heaven: for He maketh His sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust." (Matt. v. 45.)

"But when thou doest alms, let not thy left hand know what thy right hand doeth." (Matt. vi. 3.)

"Lend, hoping for nothing again." (Luke vi. 35.)

Now to any dear brother or sister who would fain run me through with one or more of the above passages, I simply make answer as follows:—

If neither be of glass, I perceive that thou retainest both thine eyes. Wherefore? Hast thou never sinned with either? Hath never the lust of the eyes prevailed over thee, demanding that thou shouldest pluck the sinning orb out of its socket, and cast it from thee? So hast thou both hands and both feet. Hast thou then all along been manually sinless, yea, and pedally to boot? Why what sort of

exceptional sinner art thou, that hast been and art thus innocent of eye-sin, of hand-sin, and of foot-sin?

Or when one hath smitten thee on thy right cheek, blacking peradventure the eye on that side, hast thou straightway meekly entreated him to blacken the other? If not, why not? But and if thou sayest, "Yea, I have so done!" then hath not thy righteousness exceeded the righteousness of Thy Divine Lord and Master Himself, who when He was thus served, in lieu of saying, "Smite Me on the other," said rather, "Why smitest thou Me?" He questioned the justice of the first blow, rather than solicited a second. Likewise St. Paul, when he was so smitten, called he not his smiter "a whited wall"? which, albeit I hold not to equal some "you old villain!" of modern parlance, I do equally fail to see is equivalent to a request for an additional smiting.

Now, my brother or sister, as the case may be, without going any further, when thou shalt so have answered me these questions as to vindicate thine own hermeneutic consistency, I also will tell thee, —yea, will render thee more reasons than one,— why I give not to every one that asketh me, including askers asking amiss, that they may expend it on their lusts.

And yet one word more. When thou impugnest discrimination, saying, "Oh, but my heavenly Father makes His sun to shine on the evil and the good, and I am like my heavenly Father!" "No," I reply; "thou art not like thy heavenly Father: I would thou wert. Let alone that He is a Universal Sovereign, seeing somewhat further than thou and I, being, as concerning wisdom, somewhat in advance of thee and me, having moreover plans and purposes (whereof the end is known unto Him from the beginning), which thou and I have neither the wit to fathom, nor any authority to mimick,—let alone all this, I say, He doth not so manage His providential dealings, as to make the "good" ashamed of their share and feel that they would rather be without it than endure the sense of degradation connected with it. But this is that which thou doest by thine indiscriminate bounties. As a working man once almost fiercely said to me in his hour of need, "Considering who gets the lion's share I'd die on a doorstep before I'd accept 'dirty' charity."

Nor, my brother or sister, do visitors of the poor, who fondly think that they are doing so much good, and are being looked upon as angels of mercy, always know what behind their backs the

tradespeople oft think of them and their operations, although alas! not willing or not daring to speak out. The other day I was inviting a respectable tradesman on an adjoining district to help the Charity Organization Society:—

"Charity, sir," said he: "pray don't mention it."

"Ah, but," said I, "this is a Charity Organization movement."

Charity Organization," he replied: "what may that be?"

"Well," I said, "speaking roundly, we seek for one thing to repress that indiscriminating charity which we believe is doing so much harm."

"Oh," said he, "if that's your object, the Lord be with you, sir: I wish you God speed twice over. My heart's petrifying with what I see around me under the name of charity: what our clergy and ladies are up to in this way, its awful to think of."

In "honest plainness" is it not amazing that any folk in their senses can handle Holy Scripture as so many do? But this way of misreading its sacred utterances hath it not been in vogue from the beginning even until now? Witness Nicodemus's acceptation of "born again" as literally referring to re-pregnancy and re-parturition; and theirs, who warned against the leaven of the scribes and

Pharisees deemed themselves cautioned about baker's bread; with Origen's treatment of our Lord's reference to eunuchs, and Sacerdotalism's, of "This is my body," and many other examples. But for these things, I say, we could scarcely credit that now when the nineteenth century is turned threescore and ten, people could be found who in place of using Holy Scripture as a lamp unto their feet, turn it into a kind of will o' the wisp, to lure them into all manner of bogs and quagmires of error and folly. Reader, between thee and me I cannot help fancying that many dear good souls do as a matter of practice though not of creed, forget that in addition to having the Scriptures, yea and searching the Scriptures, they need also to have their understandings opened to understand them. Others, methinks, besides Timothy might do well to heed both clauses of St. Paul's exhortation, applying it to all Scripture: "Consider what I say, and the Lord give thee understanding in all things."

But are there texts none which Almsgiving overlooks when perusing her Bible? What of that decree, "If any man will not work neither shall he eat"? Deem I this to make literal starvation the awarded doom at our hands of that foul thing the human sloth, so that I am bound on

principle to sit down beside such a one and see him starve to death by inches because of his having forsworn work? No, my brother; for that were to do with this text too much as thou wouldest do with the others. No: he should have food given him, but it should be bread without butter, meat without gravy, fish without sauce, pudding without plums. What he did eat should be the food of the felon, not of the freeman. He should eat in a gaol, not in an eating house. He should eat in the intervals of rest from the treadmill, not those unappropriated to sleep or to wassail.

Dear reader, may thou and I learn more and more to love and reverence, not a bit of the Bible here, or a bit of the Bible there,—but our whole Bible; even as we love not our child's left ear, or his right eyebrow, or his little finger,—but himself *in extenso;* and then shall we methinks find that there is not on earth's surface a volume that would more thoroughly favour Charitable Organization, provided only press and public will take it heartily in hand, and make it become what it ought to be.

But we must return to our poor narrative, which we have left behind us fast asleep somewhere in the main road.

CHAPTER VIII.

In which another effort is made to get on a little further.

IT was intimated at the close of our sixth chapter that my revised code of Alms-regulations gave not universal satisfaction. Before my face my eleemosynary clients might be smooth of speech enough, but behind my back I had reason to believe it was far otherwise. Most amusing were some of the misconceptions which I brought down on my devoted head. Thus by some it was insinuated that I had had "a lot of money" entrusted to me to give away to the poor (true enough perhaps in a New Testament sense though not in their's), and that I was giving away just enough "to swear by" and prevent inquiry; but as to the rest, that I was keeping my carriage on the strength of it.

On another occasion a friend told me with great

glee, that when dining in the neighbourhood the lady of the house in the course of conversation expressed surprise before all her guests that I could live in the style I did, and my "place of business"—meaning the office aforesaid—so very small and unimportant to look at. But of the kind of estimation in which certain held my movements the following incident will afford an example.

My little boy was dangerously ill. Ass' milk, it was said, would alone save him. It was not the time of year for readily obtaining what we needed, and we a long time tried far and wide in vain. At length a man on the district whom I had befriended came forward, saying he knew of an ass and foal at Reading, which he volunteered to fetch. He was directed to secure them at once. Late in the evening of the following day himself, the ass, and the foal arrived. For the animals themselves he declared he had had to give a somewhat high figure, while the expense of getting them up by rail had been thirty shillings; his own little douceur he was good enough to leave to myself.

A few nights after, when the worse for drink, he was heard boasting how he had "done" me; for that the foal had been bred in his own stable

and never been out of it. The bystanders, or by-sitters, with one exception, applauded his prowess, saying it was good thus to ease the rich of a little of their spare cash now and then; and that as to what I was alleged to be spending among the poor, what was it after all, but an instalment of what would be theirs as much as mine, share and share alike, if all had their rights.

Let it not for one moment be supposed that I mention these things to raise ill feeling against the poorer classes. God forbid! Take them for all in all, and bad as their worst sections may be, I suspect that in the sight of an Omniscience equal to accurate appreciation of the ramified bearings of greater or less privilege, we of the grades above them may well be expected to bear patiently with their misdoings, remembering our own "beam" as well as their "mote,"—yea, remembering ourselves lest we also be weighed in the balances and found wanting; and more than all this, remembering that what they are unorganized Charity has had a chief hand in making them: and here by the way I feel that I cannot forbear, but needs must at once have a regular duel with this well-meaning but ill-doing foe of a class which ought to be England's backbone. I

can no longer keep my pen off her when I think what mischief she has been doing the working class: but I will finish this chapter first, and have a regular round with her in the next.

Not all however with whom I had to do would have felt and acted as my donkey salesman did. Many a poor family or person whom charity had not clean demoralised did I come across who were prepared to appreciate my motives and feel grateful for my attempts. And, which is important to the present question, I believe that much of the misapprehension which sprung up arose from my being single-handed, my action having to explain itself. There was a comparative novelty about it which of itself opened the door to misconception. If under a system of organization a competent number of persons above the poor in rank could be got to undertake the same kind of functions, I well believe that except among downright Socialists the result would be just that which Mr. Tufnell, the Poor Law Commissioner, when in 1833, reporting on the management of St. John's Glasgow, under Dr. Chalmers, indicated in the following passage.* "If

* Life of Dr. Chalmers. II. 313.

the rich give their time to the poor they part with a commodity which the poor see is valuable to the givers, and consequently esteem the attention the more as it implies an interest in their prosperity; and a feeling seems to be engendered in their minds of unwillingness to press on the kindness of those who thus prove themselves ready to sympathise with them in distress, and to do their utmost to relieve it. This feeling acts as a spur to the exertions of the poor; their efforts to depend on their own resources are greater, and consequently the chance of their becoming dependent on the bounty of others less." I would here once for all express my conviction that the *non sua sed se* form of contribution to the help of the poor is that which those above them must adopt if they would really do them good and win them to respectful affection and regard. We may give all our goods to feed them, but if in some degree at least we give not ourselves, we shall make little way in acquiring their confidence and love. Many would be the benefits accruing from such a course. As Mr. Tufnell added on the occasion already referred to, "This personal attention of the rich to the poor seems to be one of the most efficient modes of preventing pauperism."

Nay, earlier still, namely in 1794, said not Erskine, in the melancholy case of Howard *v.* Bingham, that which *mutatis mutandis* is still in point; only I would extend it to gentry as well as nobles? Said Erskine, "Would to God the nobles of the land instead of going from the opera to the play, and from the play to Ranelagh or to a masquerade, would (I conclude he meant by personal activity) spread innumerable blessings among the lower orders of the people, setting an example to others of general morals. Let the nobles of England do this," he added, "and they would do more to preserve the country than all the information and terrors of State inquiry that could be decreed."

But I cannot refrain myself any longer. I must have at Unorganized Charity in *propriâ persona,* tooth and nail. And yet methinks I will not strike her myself. Her motives after all, at least some of them, merit a little forbearance. Let her be judged out of her own mouth. In my next chapter, gentle reader, thou shalt hear her with her own tongue and in her own terms remonstrating with the more manly, self-reliant, undemoralized portion of England's working class, because they do not love, court, and trust her so much as she deems her due.

CHAPTER IX.

A Prosopopœia.

Y Dear Friends,

I, Charity (Unorganized Charity, as mine adversaries call me), dwell not with Prudence; neither are her cold thoughts mine. Listen and hear, ye that too much love labour, too early rising, and too late taking rest, needlessly eating the bread of carefulness. Wherefore so gratuitously perspire, and exhaust the sweat of your brow? Have not I for long ages been stretching out my hands towards your class in particular, filling whole districts with Thames of spirits and Severns of beer—*quos bibistis fluvios*—with bread without scarceness and coals without stint. Have I not invited, yea, challenged thee to come to me for groceries thou hast earned not, for bread, meat, and clothing not laboured for? Eat, my friends: I say, eat, drink, and be merry. Fill

your bellies with whatsoever thou fanciest, and be clothed in the garments which my Dorcases shall make for thee. Eschew mere thrift, and have nothing to do with providence. Why take thought for food and raiment, saying, What shall I eat and wear when the summer is ended and the winter hath come? Am I not then at hand to help all them that have during the summertide been putting their trust in my bounty? Who as my votaries can say amid the winter's cold, "Aha! I am warm: I have seen the fire; my belly is filled with fat things, and my raiment it hath cost me nothing"? With all the labours of thine hands, and all thy gettings, canst thou compare with them in these things? And what hast thou to do with Sick Clubs and Provident Dispensaries? Have I not provided for thee Hospitals without limit and Dispensaries which no man can number, yea, and Convalescent Institutions to follow? And why, distrusting or despising my free bounty, dost thou lay up in store for the days to come, when the grasshopper shall be a burden, the shadows of life's evening being come upon thee? Have I not multiplied mine almshouses and my pensions, to say nothing of my doles, which thou mayest obtain upon the right hand and upon the left;

my handmaidens heeding not what is given thee of others, neither asking inconvenient questions concerning the past? And when thou shalt be dead, and thy place on the district shall know thee no more, have I ever refused them who overlive my followers, thrice, yea four times so much as would suffice to bury the departed, without even letting the parish become their honorary undertaker? Have I not founded Distressed Widows' and other kindred societies, with Schools for Orphans, which the time would fail me to tell of? Have I ever reserved these my bounties (otherwise than exceptionally) for such as thou, who despising my love will lean to their own efforts, and put their trust in their own arm, cultivating a supercilious self-reliance, and cherishing an evil independence. Have I not for the most part passed by those too proud of heart to know me in the day of their prosperity, and who can deign to seek me only when they can no longer do without me, to bestow my favours on them that have been otherwise minded? Have I not for their sakes eschewed Organization, and all concords else that might have withheld me from "devising liberal things" without limit, in favour of those who have sought me early and honoured me from the days of their youth?

Have I not wooed them to loving confidence by taking their "*ipse dixit*" for everything, never discouraging them by testing the truth of their communications by prying inquiries? Have I not by wills and by testaments, by devises and by bequests, by grants and by endowments, made the land as a land flowing with milk and honey for those to whom toil is an abomination and labour a hated thing? Have I not for their sakes shut mine ears to that hard saying, that "if any man will not work neither shall he eat," which equally with my followers I cannot but deeply regret ever got into the Bible? Have I ever like him whom evil speakers call my paramour (I mean the Poor Law) required that children should aid their parents? Have I not introduced an improved and more convenient form of Corban-ism, and practically released my children from all money obligations under the fifth commandment? Have I ever demanded of one of them so much as that he should forego even his tenth pot of half-and-half or his fifth glass of spirits in favour of her that bare him? Have I not always stood ready to bear their burdens and carry their responsibilities for them in this behalf? Or when any one of my children, aweary of his domestic ties and pining

for a little change, hath gone off with some other man's wife, leaving his own with her little ones to my loving care, have I ever failed them in their hour of need, or heartlessly left them to the tender mercies of those whom Custom ironically calls "Guardians," and whose first act had been ruthlessly to seize the departed one by the throat, crying, "Pay that thou owest," to the serious future diminution of the number of such cases?

Again, have I ever demanded of my children, for even I am bound by limitations here and there, that they should do more than abstain from certain excesses of riot? Have I ever declared or hath it been even in my mind that the present should in anywise be made responsible for the past, and suffer for that whereof the past alone hath been guilty, albeit my child might not be indisposed to go and again do likewise as soon as occasion should allow? yea, have I not rather kept even my "fatted calf" for the beseeching profligate, even when not truly penitent or bent on sinning no more, his present predicament not his past or future behaviour being all my loving heart would let me heed? Have I not even gone the length of disregarding the effect of my bounty on my followers' moral and eternal destiny? Wilt thou therefore

say I am irreligious? But what I pray you more scriptural than my views and my speech? Have I not texts many, which are ever in my mouth so that there is room for none other? Are there not lines upon lines, precepts upon precepts, which I am wont so to interpret that my children may have their fullest benefit even to the uttermost letter, yea, if need be at the cost of the spirit? Am I of the number of those who of every text in succession make all Scripture beside the context, who allow one Scripture to help explain another, as though every Scripture were not able to speak its own sense, and do its own work? Have I not again and again taken this Scripture or that Scripture, rather than all Scripture, that I might be justified in my doings towards them that honour me? Wherefore then dost thou despise my large-heartedness and stand aloof from my love, yea, ofttimes speak bitter things against me as though I were thine enemy? I know thy pride, and how thou thinkest in thine heart, yea, and ever and anon sayest with thy mouth, that I degrade those I cherish and make vile whom I succour. Now beware in time. Amend thy ways and thy thoughts towards me. Honour me as I deserve. Seek my favour betimes. Lean not on thine own

thrift rather then on my goodwill, and I will do for thee far above that which thou canst do for thyself. Thou shalt eat (aye and drink more than thou eatest; as one hath said, thou shalt eat by the *gomer* and drink by the *Ephah*) to thine own gladdening, and to their great gain to whom a certain Licensing Bill was most of all an abomination, who shall greatly rejoice in the prosperity wherewith I will prosper thee. But if thou wilt yet despise mine overtures and wilt have none of my bounties, take heed lest when sickness and need shall come upon thee, I, in just anger at thy ingratitude and neglect, shall bid thee betake thyself to thy Savings Bank or thy Provident Club that they may provide for and succour thee when thy savings are gone,"—

But were we to let unorganized Charity go on saying her say,—for as to the topics of the above kind which she could urge their name is Legion,—she would be like Cuddie Headrigg's mother when she "got her leg o'wre the style" and more than half our volume might be occupied with her utterances. I have therefore cut her short at the above point, and shall now go on with my narrative, first observing that on her principles and her own showing it is no wonder that of England's working

man compared with his Continental brethren it hath been said, that "while they work as much as they can, he will only work as much as he must." Is it not rather matter for marvel that he can be got to work at all? With the Poor Law on his right hand and Unorganized Charity on his left, is not English Labour as a doubly tempted Samson, having two Delilahs at him instead of one?

CHAPTER X.

In which the Narrative at length succeeds in getting as far as the next station.

HAVING duly opened the "office" aforesaid, I tried in several ways to aid the poor more effectually than by direct money-gifts. Noting that they paid immensely more per square inch for their homes than I for mine; that for old folks, with only as certain income half-a-crown from the parish, to pay two shillings for a room weekly was a serious matter, and to some with families still more serious to get but one room for say three and ninepence or four shillings, I as an experiment took one or two houses, for a term of course, at a reduced rent on that score. This enabled me to reduce the occupiers' rents in proportion both to that discount and my own surrender of any profit on what I myself paid. But here again I broke down

from being single-handed, and without that co-operation which Organization might have afforded me. Amongst other evils I got mightily harassed by the squabbles and strifes of my tenants, albeit selected from amongst the more decent poor, and indeed in most cases the Christian poor. For example, the tenant of the front parlour (call her A) would on some given day come in for some piece of charity, while she of the top floor back (call her B) had to go without. Thereupon B would discover that she was not well enough to take her turn in cleaning the front passage: upon which to match her A would make a mistake and do her bit of washing, and occupy the copper out of her proper turn. This would render B by no means certain that she had not heard A on a late occasion using bad words, which doubt in its re-actings would make A equally dubious whether she had not seen B come licking her lips out of the "Lord Chancellor."

And so the thing would grow, the rest of the lodgers in due course taking sides according to their respective leanings, until nothing would do but I must be a judge and decider over all the litigants. Finding that on such occasions I was always expected to give each party a verdict, and thus was

safe to be esteemed an unjust judge by one of them *plus* her friends, I at length grew aweary of amateur landlordizing, and abandoned, though with regret, any attempt thus to enlarge either the home of my tenantry or the margin remaining to them after paying rent. The plan required the commingling (systematically, I mean) of woman's tact, oversight, and loving patience, with man's attention to the more material details. Had Organization for instance but secured me the counsel and co-operation of such an one as the heroine of Barrett's Court,* I believe the attempt might have shared the blessed success whereunto, in the good providence of God, her own has been permitted to attain. Very certain am I with Mr. Bosanquet,† that "it is all important that the increase of house accommodation for the poor should be recognized distinctly as a matter of

* Miss Octavia Hill, whose scheme for raising (oh, that the term, or rather that which it imports, might everywhere supplant mere "relieving") the poor without gifts—but not without large expenditures of time, of thought, and of substance too,—merits far more support than it has yet received.

† See his valuable volume, "London: some account of its Growth, Charitable Agencies, and Wants." P. 289.

national importance. It must be made the interest of somebody to supply it, and then the work will be gradually done."

Ah! I could relate under this head things which, gentle reader, would wring thine heart, if, as Hamlet says, "it be made of penetrable stuff:" but I forbear. God grant that next to the increase of efforts to secure their entrance into the heavenly mansions may stand efforts to promote increase of accommodation for the poor here on earth! May it not be that living as we do under a dispensation not of miracles but means, the state of the earthly habitation may affect that to be tenanted in the world to come more than some might be apt to credit? If in the height of the miracle season, if I may so speak, that great worker of miracles physical and spiritual, Saul of Tarsus, *alias* Paul the Apostle, said to the captain of their doomed ship, "Except these abide in the ship ye cannot be saved,"—albeit a *vivâ voce* revelation from heaven had but now assured him in terms as absolute as tongue could make them, that not only he should be saved, but those selfsame seamen also, under the description of "all them that sail with thee,"—doth it quite become us to let convictions, how well founded soever

touching predestination and its bearings, in the least degree chill fervent activity in the use of means? Or wilt thou say that spiritual issues are in their nature not susceptible of being influenced by mere material or social circumstantials? Wilt undertake to say that Zaccheus would ever have been converted had he on the memorable morning of his second birth stayed at home counting his money like some earlier Shylock, in lieu of putting on his hosen and his hat, and sallying off to catch a peep at the Prophet of Nazareth of Galilee, clambering up into a sycamore to make sure of gaining his point? Or Sychar's unchaste one: wilt guarantee that to a dead certainty she would have been saved had she postponed her fetching of water till the cool of the evening, when peradventure the man Christ Jesus might not have been still sitting on Jacob's well? Yet methinks that much more of that which must needs be morally influential either for weal or for woe, stands connected with the extent of the home wherein dwell together father and daughter, mother and son, brother and sister (though under neither of these three heads dare I be more explicit) than ever attached to climbing up sycamore trees or fetching water at some given hour. No: even for souls'

sakes, yea, and more even than for bodies', let us put our shoulders to the wheel in efforts as earnest as the most advanced zeal can make them, to increase and improve the home accommodation of our poorer neighbour. Nevertheless, I doubt whether any such increase of home accommodation will after all do much if side by side with it public-house accommodation decrease not in an inverse ratio. No doubt the state of the homes of many working men might well account for their frequentings of the public-house; but are there no cases in which the frequentings of the public-house would not rather account for the state of the home? Methinks there be not a few at once both like and unlike that of the Brass-founder in the Retired Guardian's "Sketches of the Poor,"—like in that the public-house destroyed the once happy home, unlike in that the culprit-victim in that case failed not to repent and reform. Put every saddle on the right horse by all means, but not all on one. The homes of the working classes as a whole are indeed a mournful theme. God grant that Organized Charity may ere long have a hand in the glorious work of mending them. Dwellings there be by thousands which can be called "home" only in the modified sense in which hell itself is

the home of the devil and his angels. In any other sense it would seem a kind of lesser blasphemy to apply to them so sweet and dear a name. But let us not forget that many of the sties in which the sons of labour and their ties "pig" together, might in no mean degree be homes indeed, did they spend on them even a fair proportion of that which they expend on the Licensed Victuallers' palatial residence. Let us beware how we encourage our brother, the working man, to debit his home with all, himself with none, of the evils which beset him. He is apt enough to do this without our help. Even as the Brass-founder aforesaid, after wearing out the patience of his forbearing employers by repeated intoxication, at length charged his dismissal on them, not himself, and denounced them as tyrants wishing to make him their slave. Civic aldermen when on the morrow blaming the salmon rather than the wine for their attack of indisposition, are not the only class who after taking a little too much put the saddle of blame in regard to consequences on the wrong back. I myself believe not in any extensive success of improved dwellings unless side by side with them there be a diminution of public-house attraction. The case resembles that of a

ship leaking fore and aft,—both leaks must be stopped, to stop one only sufficing not to save her. I have no wish to run the licensed victualler too hard; but my own experience has demonstrated that to glance at the evils of Unorganized Charity and be silent as to the public-house, would be as much to the purpose as to criticize "Othello," yet omit all reference to the Moor. Without controversy much that Charity issues goes into the till of the publican. I remember being told during a recent season of severe distress, that a committee for administering certain special funds received a caution that they were giving drink, not food. Thereupon they marked a number of shilling pieces. In the afternoon of the day on which they began to issue them they sent a five pound note to a neighbouring public-house, requesting change in shilling pieces for the purposes of the fund. They received back, as I was told,—I forget the exact proportion, —but more than four pounds' worth of their own marked shillings.

And not long since, speaking of the Canterbury Charities, the *Echo* stated that their large funds are indiscriminately distributed, the applicants being almost all women who could earn the money many times over while canvassing for it. The ten-

shilling gifts are paid in half-crowns, which the bank saves up for the purpose. They afterwards get the half-crowns back through the brewers; and lately, on the day of distribution, a wine merchant received seventy sums of ten shillings. It was added, "When they get the money the gin palace is full directly."

I have reason to believe that if the recipients, as well of out-door relief from the parish as of private charity, could be separately dogged on their route home, a proportion which would astonish many would be found slipping into the public houses and gin shops, to invest at the bar some portion of their receipts. I have myself known many individual cases in our own district in which, where I should least have expected it, this has happened. I have even heard of tickets given by our District Visiting Society and by myself (given therefore at all events with some care and discernment) being put up to a kind of mocking auction in the tap rooms of the district public houses. Nor could I ever quite fathom a circumstance I came across a few years since. Under an annual subscription of five guineas to a certain hospital, I had for some time been entitled to issue an unlimited number of out-door letters. I was at

length informed that the rule which had allowed this had been rescinded. I went to the secretary to learn the reason. He informed me that the publicans had been availing themselves of the rule on such a scale as had driven the management to stop the thing altogether. One of them, he told me, had under his five guineas issued no fewer than,—I am almost sure he said three hundred, but at any rate an outrageous number. Now that many of the publicans are good-natured, kind-hearted men is no doubt true, but I cannot and do not believe that a legitimate use was alone made of these letters; nay, I should not be surprised to find that in such hands (even as when I have been conducting the elections of widows, orphans, etc., I have found polling-papers selling at so much a-piece) such hospital letters had a small money value in connection with begging projects.

Taking then the palpable connection,—palpable in many other ways beside the above,—between the public-houses and pauperism, is there no ground for asking that some reasonable restraint should be put on them? I desire not to make out the strong-drink party worse than they are! I have myself known licensed victuallers who were most respectable and worthy men, willing to forego

larger profits for the sake of more sobriety. I know a case in which a worthy fellow, because he did not "do business enough," got turned out by his brewer-landlord, to make way for a less considerate successor. At his own cost quite as much as his landlord's he kèpt his consumption below drunkenness-point. In his time the house was orderly and respectable; the most decent person need not have blushed to visit it, to have a social glass and a chat with a friend. Under his successor it became a scene of comparative debauchery, and a curse and nuisance to the whole village.

But if I understand matters aright, the Public House party will bate no jot or tittle of their vested interests in the temporal and eternal perdition of their customers. Let us glance at a few of the reasons on which the Legislature is perhaps expected to sustain their claims.

Is not one the magnitude of the excise returns? But for the Government to favour the strong drink interest on such a ground, is it not as if some person of reputed respectability, some Churchwarden or Nonconformist Deacon, should let all his house property to street walkers, because of the higher rent such persons would be content

to pay? But, lo, the drink-party have a vested interest, to meddle with which were confiscation! But are there no vested interests save their's? Have their customers none in their own social and everlasting well-being? Which are of the longer duration? The interests of the drink merchants? Surely not—they are but life-interests at longest. At anyrate, so far as I am aware, and in any event the rule may be safely so stated, bankers, acceptors, and others, never pay to the order of corpses, but invariably to that of their successors. I have never heard of any exception in this respect in favour of drink-lords, any more than of cotton-lords! We may perhaps marvel that Death should make no such exception in their favour to whom he is so great a debtor, for none do so much to keep his warehouse, the grave, well stocked with goods old and young, spare and fat, male and female; but such is the fact, and hence for the Legislature to study the drink interest at the expense of their victims, what is it but to give a tenant-at-will all, and the free-holder no consideration—to make the greater right of less account than the less?

But and if the Legislature say, "Ah, but if people like to drink and be damned, they must have the opportunity,—'tis one of the prerogatives of civil

liberty with which we may not interfere:" be it so. But how about the *jus tertii*?

I am no teetotaller any more than the Bible. But neither am I a drink-totaller, and I cannot for my life see why the latter class are to have it all their way and claim a vested right to demoralize in this world (to say nothing of damning in the next), whole masses of their fellow-countrymen *at my expense.* I say at my expense, for who in the long run have to pay the piper but the ratepayer and the charitable? Why the Bungs of England any more than the Thugs of India should be thus favoured I cannot divine. If either have the better claim surely the Thugs have it, for the Thug only kills the body, and seizes the watch and purse, and after that hath no more that he can do; but the Bung in hosts of cases is a murderer of soul, body, and estate.

However I must return to my narrative, humbly hoping that the Legislature will see fit to grant us poor ratepayers and charitable folk some relief in the premises, and not allow the drink-interest to be lords over us all. The present system indeed seems to stand simply thus. The drink producers and sellers get all the profit, the drink consumers all the delight such as it is of getting drunk, and the

ratepayers and charitable pay the piper, being mulcted in the resulting fine yclept pauperism,—an adjustment which seems to be an improvement on the principle acted on by the renowned Wouter Van Twiller in the great case of Barent and Wandle, when after adjusting the dispute between the parties to his own judicial satisfaction, he sentenced the meritorious constable whom he had employed on the occasion to pay the costs. (Vide Knickerbocker's "History of New York," b. iii.) But cheer up, my reader. Relief may be nearer at hand than thou thinkest. As *quoad* a large per centage of pauperism, the publican and pauper are related as parent and child, and such paupers and the ratepayer as plunderer and victim, to sacrifice holocaust-wise the ratepayer to the public-house party on the altar of their so-called "vested rights," is surely a course to which even the nineteenth century with all its disposition to outstrip its predecessors in everything which can disgrace and discredit humanity's boasted civilization, can hardly be prepared to pledge itself.

CHAPTER XI.

I turn Pawnbroker under my own License.

PERCEIVING that when the poor mortgaged, to wit their portable property, their rate of interest ruinously exceeded that of higher grades of mortgagor, and that not seldom by forfeiture through lack of power to redeem they lost for little what had cost them much,—the more provident in this respect often faring the worst from having pawned at the lowest practicable sum in the hope of being the more readily able to take out again,—I tried my hand at a little amateur or honorary pawnbroking, or rather I became in certain cases the honorary assignee of the professional pawnbroker.

In selected instances I took out and retained articles pledged in seasons of need, allowing the owners to redeem them by degrees. This not only prevented forfeiture but saved interest meanwhile.

But many bundles thus ransomed proved sad tell-tales. Their contents often painfully illustrated the improvidence even of the worthier poor when having money by them, and almost made me think they must possess some corrupted Bible wherein it was written, "Spend while thou hast it by thee." But not only in the matter of dress, in all beside doth the distemper, improvidence, prey on the well-being of large numbers of the working class. Take the article of food for instance. How often will they gorge to-day to starve to-morrow, never when starving's turn comes remembering that the gorging may be thanked for it, as though their memory having committed suicide, was hanging dead somewhere in their heart, unable to say, "Son, remember, that thou in the summertide wastefully wallowed in thy good things, and wilful waste ever bringeth woeful want."

I once looked in on an old fellow, a worthy creature enough in his way, whose meagre parish allowance I supplemented,—Ware, ho! supplemented, eh?—Now mind, reader, I enter not here on the *pro* and *con*,—or rather the *pros* and *cons*, for there is a large family of each,—of that most vexed of vexed questions, "Is or is not such supplementation allowable?" I would the time might come when

the Poor Law and Charity—like well-mated husband and wife, the one so fully fulfilling her home duties, the other his official, that no shortcomings were left for either to supplement,—might so adjust and so discharge their several functions, that there should be no continuing destitution not born of misdeed, and so none but what Charity with resolute purpose should wholly leave her colleague the Poor Law to provide for as it deserved; but till this consummation happen, I doubt if supplementation, under prudent safe-guards, be not the less of two evils whereof one hath to be swallowed by us whether we will or no. But, as I have said, on this question of many knots I enter not in this lighter volume. Let us then, reader, return to the old gentleman to whom I was about to introduce thee when my evil genius Digression, bat in hand, sent me spinning away in another direction.

Now such old gentleman had a small parish allowance (parish allowances are never large), which I supplemented by a small weekly pension. On the morning of the day on which I looked in as aforesaid, my wife and I had gravely decreed that, owing to their high price, green peas should not when we were alone for the present be found nestling in our vegetable dishes. Judge my sur-

prise,—no, I do not think I could have been surprised either, for I was then old and experienced enough not to be surprised at anything of that kind, —'tis more probable that I was vexed, if not wroth, at finding a basin of beautiful green peas, nicely shelled, ready to take their first and last plunge into the saucepan my old friend had prepared for their reception. And what in all human probability followed? Why that next day he had nothing but butterless bread and milkless tea for his portion. Yea, and if the visiting lady perchance looked in, to have a little chat about "the better country," and asked him of his welfare as concerning food, peradventure he would reply, "Ah, my lady, I have had but a dry crust and a cup of cold tea; but the Lord is good!" Therein in no wise designing to be disingenuous, but simply not discerning that the green peas of yesterday were at the bottom of the short commons of to-day.

And the other day a woman, on a certain district, when presenting a district meat-ticket at the butcher's, peremptorily uttered the single word "Steak!" almost immediately following it up however with a savage "Hallo! what are you at? Beef-steak indeed! Well, I never! Don't you know that I never eats nothink but rump? You cut rump this moment!"

But we must not multiply such examples. I may add, however, that sometimes when I have inquired in particular cases what my grantees have taken under my tickets, I have in reply had such things named as "Sultana raisins," "Albert biscuits," and the like.

But to return to the contents of some of those captive bundles which I delivered out of the hands of their gaoler, the pawnbroker.

Noting the style and quality of many of the garments contained in them, about as suitable for the owners as a Peer's state robes had been for myself, and these mingling with no end of gaudy trinkets, rings, shirt-studs, necklaces, breast-pins, ear-rings, bracelets, etc., I have marvelled how men and women, otherwise sober and honest, and in their way industrious, with a number of little children depending on them for food, clothing, schooling, and a dozen other necessaries, could possibly thus squander present means, risking the future altogether, nay, in many cases not risking, but bearding it,—to be out of work in winter in many trades being as much a matter of course as for night to succeed day or winter itself follow autumn. I have wondered whether the horse, cat, pig, cow, or even hippopotamus and hyæna, had

they the power if they chose of looking ahead and distinguishing between what now was and six months hence might if not must be, could as sires and dams thus act. What could solve the enigma? Was it that taking their cue from Almsgiving herself when interpreting certain Scriptures, they in turn deemed themselves to be respecting that precept, "Take no thought for your life"? Did their course thus become a suppositious obedience to the mandate, "Take therefore no thought for the morrow"? I know not, but at any rate opportunity was hence now and then afforded of giving a hint or two as to the inexpediency, not to say guilt, of such extravagance. Peradventure I in secret sometimes fared on such occasions as the stranger to whom on saying, "Should not a lusty fellow like you blush to beg?" the Mexican beggar replied, "Senhor, I asked you for alms: not advice." In some instances however I would fain hope, my advice,—that "spiritual alms," as old John Trapp calls it,—was well taken, and that the parties went their way half disposed to sing with the not very poetical poet—

> "Let us try in summer time
> Not to spend on showy dress:
> If we're only neat and clean
> It will cost a great deal less.

"There'll be money for the club;
Money for the savings' bank:
Better too our dress will look
Suited to our place and rank."

I remember in particular a case of a youngster who fell in love with and married a lady's lady. He was the groom, she the lady's maid. He was the son of a drunken father, whom I had sunk a large sum in endeavouring to reclaim, and an exceptionally exemplary mother. In himself he was a sober, steady, well-meaning young fellow, and I felt much interested in him. Had he married a non-dressy body I believe he would have done well. Frugality equals a fortune any day; but to marry a woman who dresses or drinks is in a manner of speaking to marry the *Gazette*. I have sometimes tried to estimate whether is worse for a working man to marry a doll or a sot, a drinker or a dresser; but the computation is difficult. In my poor friend's case however the finish was at length as terrible without drink as ever it could have been with it. Never had a poor fellow bitterer reason for styling his wedding-day with Jaffier, "that miserable day we wedded first." But once more I digress.

A few weeks after marriage he fell out of place.

Having no reserve fund, no balance at his saving-bankers, he had soon to raise money on his investments. Doubtless, for he was over head and ears in love, he with marital gallantry put away his own wardrobe first. But her's had soon to follow for *necessitas non habet leges* (as, barring the Latin, Sancho might say), and certainly among the poorer portions of society makes no exception in favour of sex. When all was thus gone the poor lad appealed to me. I examined his duplicates. I soon saw proof enough that the old leaven of unthrift and extravagance had been at work. Had a third of the money they had dissolved in unsuitable dress been placed in the savings' bank they might have continued to that day without pawning a rag. One duplicate excited my special ire. It represented a silk dress, which my knowledge of pawnbrokers' margins told me must have cost over three pounds. It proved to have cost three guineas before it was made up. I at once took my stand. "John," I said (I fear with some small measure of benevolent spitefulness), "this dress must go for what it will fetch." "Oh, sir," he cried; "but my poor wife!" "John," said I, "your poor wife will have a poor husband to the end of her days if this sort of thing is not put a

stop too. I will do for you nothing but this. I will advance enough to take out this dress: we will then sell it, and with the proceeds take out some more of the articles. Such of them as are also superfluities, at least in your present plight, we will in turn also sell, applying the proceeds in the same way, and so on." He struggled hard, poor fellow, against my project, would pray for me night and day if I'd only lend him money on the duplicates without moving the things: but I stood firm, and the guilty dress was executed. In secret I doubt not the wife deemed me a ruthless monster, fit only to succeed Mr. Calcraft as public hangman; but I am satisfied I could not, without still further demoralizing them, have taken any other course.

I had some success in my pawnbroking department but not much. Sometimes the clothes would lie so long unredeemed that they became "unfashionable" (I use the word advisedly), and therefore worth less than the advances, in which case,—under a document I had had signed at starting,—I was safe to be left to sell them of course at a loss, which however was usually attended by the gain of losing my mortgagor's acquaintance. In such cases whatever I might hear, I seldom saw any more of

him. Or the moth, the place of whose birth was probably rather the pawnbroker's shelf than mine, pursuing the noiseless tenor of his way, would reduce the article to such a state of dilapidation, that again I was left to foreclose, realizing with such a tenant in possession a very small dividend on my principal money. In some cases where the damaged garment chanced to be a special favourite with the owner,—a particularly striking waistcoat, or gown of emphatic pattern,—I might come in for verbal abuse as well as a money loss.

There were cases indeed in which I could not have been more severely taken to task had I been the moth himself. Altogether I am not prepared to recommend amateur Pawnbroking even to the Charity Organization Society, and if they could not make it answer I know not who could.

But I must move on my way. In my next chapter, forbearing reader, thou shalt know something of my experiences as a lender of money, not on usury, but rather at less than nothing per cent., my principal never returning at a premium, though often at a discount; it being nevertheless true that in looking back on mine operations and

career, my money-lendings occasion me less remorse than my gifts, there being some reason for believing not only that they have done far less harm, but that in cases not a few they have done real good, and thus afforded me a gratifying recompense of reward.

CHAPTER XII.

I begin to lend, hoping for nothing again, save my principal, and that on principle.

MARVEL not that Mr. Pattison, secretary of the Working Men's Club Union (the whole of whose speech, at the last annual meeting of the Charity Organization Society was very much after my own heart), should say, "If it could be possible he should like to see a system of judicious loans to poor men promoted." If it could be possible? It is possible! Not only has the Jewish Board of Guardians,* and to good purpose, adopted such a one in connection with its able-bodied poor, but the Charity Organization Society are doing the same thing also, and with the best possible results. Neither am I surprised

* "London Pauperism amongst Jews and Christians," by Dr. Stallard, p. 155.

that so many writers, when lately addressing the *Builder* in reference to the recently advertised offer of half a million to be applied to the best scheme of charity that could be suggested, should have urged a well-devised Loan Scheme as the best thing to be done.

But let me keep for the moment to my own loan doings.

It is now many years since I commenced granting loans to supposed deserving persons, *without* interest, but *with* a surety. My impression (which has gone from strength to strengh ever since) was, that in the circumstances of our poor, to lend is in the worst of cases less demoralising than to give, if only there be proof that the borrower's object is legitimate, and that by due use of his powers and opportunities he will be able to repay the amount and thus redeem his obligation.

The matter was I conceive well put some years ago by the Marquis Townshend as President of the Royal Benevolent Society, in a letter to the *Times*.

"I contend," wrote his lordship, "that relief of distress by loan, so long as the loan be adequate to the emergency, is conducive to the public as well as private good; in that the granting of it is *ipso*

facto, a mark of confidence between class and class; a practical recognition of a good repute previously earned and maintained, and of the character for honesty of the borrower; an incentive to honourable efforts, that neither the surety nor the society be wronged; and to frugality, that credit may be preserved by the punctual payment of instalments; and finally, a cherisher of that self respect which may be wounded if not destroyed by the reception of alms."

And also by Colonel Sackville West, in a late address on the subject before the Council of the Charity Organization Society, when he said:

(1) "That whereas charitable gifts have a tendency to pauperise the recipient, loans, on the other hand, are more likely to elevate the tone of the poorer classes by inspiring feelings of self-reliance and self-dependence; and

(2) "That the charitable element in the system of granting loans without interest is of the very best description; because while the recipient is fully sensible of the kindness conferred upon him, and of the good will which prompts the giver, he runs no risk of being degraded into the habitual receiver of alms."

Here however it must be carefully borne in mind

that the advantages above alleged accrue only when the sum lent is rigidly treated as a loan, which the borrower must inevitably repay. Tamper with this condition, and our loans will soon become first cousins to our alms in tendency to demoralize. Borrowers must learn that they have no option whatever in this matter. Than borrowers who borrow free of interest there is no class more prone to revel in one-sided options as to repaying in due time, or even repaying at all. They must be made to know that in this same matter of repayment the will cannot be taken for the deed.

This form of substitution we are never more apt to admire and apply than when we are debtors not creditors, whether our obligation hath respect unto money or aught else. I would have our borrowing brethren taught (by force of law when needful) that loans never die a natural death, but have more lives than a cat, until repayment has laid them in an honoured grave. Even the honest poor are wonderfully slow of heart to believe that both to pay and pay punctually, unless providentially prevented, is as much a duty as to keep their hands from picking and stealing. There seems to prevail a vague persuasion that so long as they eschew not altogether an intention to pay some time or other,

though withal making no actual effort to pay, they are clear of all guilt in the matter. It is however with such intentions to repay as with intending to repent,—let the fixing the convenient season be left in the obligor's own hands, and a continuous postponement *sine die* will ensue, till in the one case the soul is lost, in the other the money. In all but their motives let benevolent lenders be like the veriest Shylocks.

Not long after I had begun my own loan operations a poor woman to whom I had given a Western Dispensary Letter said to me, as nearly as I can recall her words, that she did not like to make mischief; but not liking to see a kind gentleman put upon, would tell me, though without naming names, that while waiting with a great many other patients in the waiting room, nothing seemed to be talked of but that if any one was hard up for a little cash, they could not do better than come to my "charity shop," where they could get anything from one "sov." up to five; and that although they must find a surety, it was only a form: that they might pay if convenient, and if not never mind; and that altogether it was an uncommon handy way of picking up a sovereign or two.

Within twenty-four hours I had a number (I

forget how many, but sufficient for my educative purpose) of the most backward of my grateful debtors in the County Court. The effect was most satisfactory. My debtors seemed suddenly to learn, with wondrous aptitude, that my "forms" were not so much for *sitting* upon as *setting* upon: *i.e.*, after the manner of a house dog at a house-breaker. Even the unsued woke up like sleepers roused by the prongs of a pitchfork. Some who only the day before had not known where, in the providence of God, to look for so much as a brass farthing, brought in at least half their arrears in next to no time. Others who according to their own account had been trying all the summer to pay something, but had paid nothing, now in the course of a single night and without alleging any miraculous assistance, had become suddenly able to pay up all.

The effect was well-nigh as decisive as that which about the same time rewarded another expedient of mine.

As Superintendent of the Sunday School I had long been greatly distressed by the conduct of certain fatherless boys, who would tyrannize over their widowed mothers and their younger brothers and sisters to a degree utterly insupportable. Young

turks not yet in their teens would, in premature imitation of their departed fathers, curse and swear and vapour and bully,—in fine, precociously exhibit "the fury of the oppressor" at no end of a rate. My more moral and religious remedies proving of none avail, I at length arranged with a pensioner from the Scots Fusileers, of impressive stature and mien, to undertake the flogging of these diminutive despots, at the rate of a shilling a back. The mothers were to be responsible for invoking his intervention, I for his remuneration only. The boys were then informed that, sooner or later after the next offence, they would on coming home to some meal find behind the door awaiting their arrival a retainer of mine, whose head would nearly touch the ceiling, and his hand grasp a whip of many lashes. What would follow it was left very much to their own imaginations to delineate. But the success was complete and instantaneous. Filial outrage, at all events in the form in question, expired on the spot. I shall not soon forget one poor woman's gratefully saying to me, "Oh, sir, I can never thank you enough for your goodness. My Henry has been quite a different boy to me and his poor little brother ever since he was give to understand about your flogging-gentleman."

Humbly venture I to commend this arrangement, —as also my proposal that the respected Judges of Her Majesty's County Courts should, touching loans, be invited to co-operate where needful with the Charity Organization Society,—to the consideration of those unfortunate sentiment-ridden ones who cannot bear the idea of penal remedies, how benevolently soever ministered, even in the last resort.

I devoutly hope the Charity Organization Society will see well to this point. Despite all that sentimental demoralizers, with more water in their eyes than healthy love in their hearts, may urge to the contrary, let them make their borrowers understand, by legal action where needed, that in this sense at any rate they are determined to uphold "whatsovever things are honest." They owe it to the respectable and struggling minority among the poor, to whom a timely loan is often temporal salvation, that the unworthy and unprincipled shall not be allowed to wear out the funds and the patience of the loan department, and thus cause the door to be sooner or later closed against the worthy as well as themselves. I have known more than one agency of the kind thus brought to a close simply because their

managers shrank either from the trouble or from the odium of invoking the County Court's assistance.*

May the Charity Organization Society ever eschew such uncharitable cowardice! Let them look as sharp after defaulters as the police after pickpockets. Let them ever exact, aye, even with Shylock-like resolution, either payment or a demonstrated reason why it is not at the moment practicable. Let not the County Court be to them as a place forsaken, so long as a single debtor breathes the air of their district without paying or explaining why not.

But here I am met by a Misgiving of somewhat lowering aspect. I shall be glad to find he is not so

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* It is painful to think how often the deserving poor under the present system are sacrificed to the misdoings of their opposites. One illustration in passing. At Easter time, when the parish has perhaps given Easter Monday as a holiday to the road-sweepers, without keeping back their day's pay, I have known poor steady fellows, careful of their homes, and anxious to keep things straight there, obliged, when presenting themselves on the Tuesday morning, to go home without work and without pay, just because so many of their mates were "on the drink" that a gang could not be made up. I dare be sworn that while these were pining in sadness at home, to beg ashamed, those who had caused the dilemma were, by the hands of their wives, freely picking up cash and tickets all over the neighbourhood.

substantial as he looks. A large Loan Association in the neighbourhood has, I am told (I have not had time to inquire about it), determined on winding up, because either the abolition of imprisonment for small loans or the disinclination of the County Court Judges to inflict it, is rendering the recovery of loans impracticable.

If the Legislature has really been doing anything of the kind I hope its members will within a week at furthest be all sent about their business by a dissolution. The thing is quite credible after the Pedlars' Act, under which virtual beggars, for the small sum of sixpence may command a legalized right of entrance on to any premises, under their so-called license, which is in very deed such in that secondary sense suggested by lexicographers, to wit, "Excess of liberty," "exorbitant freedom." This peerless document, the *chef d'ouvre* as it seems to me of parliamentary wisdom, threatens to have more power to overawe than ever had the sistrum of the Pharian swarm * or the mendicant monk's alms'-box.

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* "Ecquis ita est audax ut limine cogat abire
Jactantem Phariâ tinnula sistra manu?"
"*Ovid de Ponto,*" l. i. 38.

On the other hand, if Her Majesty's Judges be the culprits I hope they will with equal speed be transferred from the bench to the dock.

From what I know of the principles of society, high, low, and intermediate, I can imagine no graver mistake than to diminish either the number or severity of penalties. Penalties for ever, say I. If ever there was a century which since the world began deserved to have more penalties sticking to it than there are hairs on a cat's back it is the nineteenth. I would I were an M.P. I'd give the House of Commons no peace until it had extended the effectual penalty of flogging to ten thousand offences now only visited with a fine,—whence sprang I conclude the phrase "fine fun." Nay, I would introduce a new form of penalty altogether. I would insist that for a first offence the culprit should be well flogged, and for the second have to learn a piece of poetry, the length to be in the discretion of the judge, but regulated by the gravity of the offence. I am satisfied such a penalty would be more extensively deterrent than many might at first sight suppose. I have a kinsman who I believe would endure with the fortitude of a North American Indian all the tortures which the Inquisition itself ever invented, but sentence him

to learn "The Miller's Daughter," for instance, and I fear he would lay violent hands on himself. And I once went to inquire after an absent Sunday scholar. The father was a bricklayer's labourer, the mother kept a rag-shop the which to enter was like plunging head foremost into a den of fleas. What liberties the lower orders of insects will take with their human superiors! I have had the lowest of the low make a kind of omnibus of me in which to ride home to my own residence, my dear wife shortly after having her peace of mind interrupted by some such announcement as this: "Please, M'm, here's master been and gone and brought home four more you know whats from that 'orrid district."

However in I went, and as it happened found the ruler of the house (in this case the husband himself) at home. He civilly invited me to be seated, remarking that he deemed it his duty as a parent to "back up" us "school gentlemen" when taking so much trouble about other people's "young 'uns." The following conversation then ensued:—

"Thomas was not at school last Sunday, Mr. So-and-so."

"No, sir: I know it. But don't you make yourself uneasy: he won't do it again, I'll warrant."

Something in his manner led me to express the hope that he would avoid extreme severity.

"Never fear, sir," he replied. "I don't hold with sticks, canes, whips, straps, birch rods, nor broom handles,—nothink of the kind: I've a system of my own. Perhaps you'd like to hear it, sir."

"Well," I said, "I should, rather."

"Wife," said he, in a peremptory note, "my portfolio!" An article passing by that name was then handed him, after which he proceeded as follows:—

"You must know, sir, that whenever my boy does any think wrong for the first time I takes a sheet of foolscap, and I writes twenty-one lines of poetry about it: all my own composing, you understand,—all out o' my own head that is,—and I makes him learn every blessed syllable afore he has a bit o' supper. Does him more good nor a hundred hidings. Never know'd him do the same identical thing over again arter learning twenty-one lines o' my poetry. There, sir: there's twenty-one lines on the eighth commandment, wrote arter he'd took a ha'penny off the mantel-shelf and spent it on bulls' eyes. There's twenty-one more on lying, arter he'd come home and said there was a 'arf-holiday at the National, cause the master had

got what he called a 'new baby,' which—the lying young waggerbon'—he'd inwented the baby o' purpose. And now he's upstairs, learning twenty-one more on 'playing the wag.' But don't you alarm yourself, sir: he won't do it again. If I was on my dying bed I'd say the same. I never know'd him come the same dodge over again arter learning a piece of my poetry."

And if any say I have not yet made out a sufficiently strong case in favour of the introduction by the Legislature of this new form of penalty, I answer I have made out a much stronger than many on which the wisdom of St. Stephen's has often acted heretofore.

But, gentle reader, thou art peradventure by this time a little aweary of myself and my more personal experiences. A word then in my next chapter touching District Visiting Societies and their operations.

CHAPTER XIII.

Of District Visiting Societies.

I HAVE long been connected with a district which I verily believe can boast as efficient a Visiting Society as any District in London. Its clergyman is not only an earnest preacher and pastor, but possesses also to a valuable extent the unfashionable and fast-disappearing property of plain common sense. He is moreover a good man of business. The ladies of the movement, as to the majority of them, I will match against any ladies in England for zeal without excitement, earnestness without bigotry, benevolence without sentimentalism, competent tact, good taste, and reasonable penetration. Could they possibly have complete data to judge from, I would accept their conclusions and estimates as to character and condition among the

poor with the most absolute confidence. We have an active, experienced, painstaking, conscientious, stipendary male visitor, whose chief business it is to look into and watch over cases. We have a brace of Scripture Readers, whom I will pit against any men of their class for good sense, discernment, and practical sagacity. A member of the medical profession kindly co-operates with us, thus rendering sham sick cases unlikely to abound. All this I can vouch for, from myself lending a hand in carrying on the operations of the Society. And now what saith the Pastor of this district, and president of this machinery, concerning the benefit of, and need for, co-operation with the Charity Organization Society? Listen, dear reader!

"By means," writes he, "of the agency of the Society, I have been enabled to dispense money entrusted to me for distribution by members of ——— Congregation in a far more satisfactory manner than I could otherwise have done. The condition and moral character of the applicants for relief have been inquired into with a minuteness which would have completely overtaxed the time and resources of any parochial machinery. I have the satisfaction of knowing that (with one

or two exceptions) * the help afforded has been confined to the really deserving poor. As a parochial clergyman, having the oversight of upwards of eight thousand poor and many of them in extreme poverty, I do most heartily wish the Society Godspeed."

Now, after this, I want to know what London clergyman can have a right (of course none can prevent his merely claiming one) to say to the Charity Organization Society, 'I have no need of thee.' But let me not be misunderstood. No

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* "With one or two exceptions"! Yes. For even with all their appliances and means the Society at first failed to fathom fully one or two of the cases referred to them. This will occasionally happen where only local means of information are forthcoming: *ex. gr.*, where the last place of abode has, since the applicant left, been pulled down or changed hands, landlord and lodgers not being traceable; or where the former employer has died or left the neighbourhood, etc. But even in the cases in question the Committee ere long on adjoining districts came upon clues which enabled them to rectify their first conclusions. And this is one great advantage of such an agency—one moreover which no mere district organization can in the nature of things pretend to—that though baffled on the spot itself, it has every chance sooner or later of unravelling the matter through information obtained elsewhere.

sympathy have I with those who sneer at the ministers of religion, and suspect their motives because they may at present stand aloof from organization. I have myself heard imputed to some of them motives for which, in the given cases, I had good reason to know there was not a shadow of foundation. I doubt not that of some the reluctance rests in no mean measure on their fear that charity may become by organization utterly, and in the worst of senses, "secularized:" and, albeit of two such terrible evils I would on the whole prefer the secularization at its worst estate of charity, to the *lucre*-ization (to coin a verbal hybrid) at its best, of the Gospel, I do yet most deeply feel that to sever temporal relief from all connection with Christian influence and motives, would make it such a thing as I for one would not touch with a pair of tongs. However the clergy standing in no need of championship such as mine, I return to my point.

I say, then, that so far as I have had opportunity of judging, no District Visiting Society, or other detached or isolated machinery of the same kind, can fail to demoralize much or little, if only by virtue of the facilities for and incentives to deceit and disingenuousness which their very detach-

edness generates. The clergyman may be the most panoptic personage in Her Majesty's dominions, his curates and lay coadjutors may extensively partake his semi-omniscience, yet is there one thing which guard against they cannot,—and that one thing is, "Overlapping," than which I know no more tempting a provocative to evil, or more fruitful source of demoralization: *i.e.*, always supposing that "lying lips" have not ceased to be an abomination unto the Lord. On this subject, however, dear reader, I make bold to refer thee to the chapter next following.

Meanwhile a word or two touching another objection I have to District Visiting Societies, and kindred agencies, when not protected by organization. I will state it as nearly as may be in the words in which thoughtful working men have themselves stated it to me.

"It is not that the good clergyman and kind ladies pick out or even by mistake often relieve the downright drunkard or other regular bad ones, though they do that sometimes. In a general way they know about such characters and their doings. But where they do so much harm to our class, is in helping people who are decent behaved enough in a general way, but who, without ever getting drunk

or disgracing themselves in public, will spend six, seven, eight, and even ten shillings* a week at the public house or places of amusement, knowing at the time, or at least expecting that in winter or in sickness they will be took up by the charitable,—have their tools redeemed, or what not, or their clothes took out; or that if their girl or boy picks up a place, clothes will be found them, if they only make up a tidy bit of a tale about hard times and little work, low wages, and such like.† The ladies

* In one of the Marylebone cases, a publican not discerning the object of the inquiry, informed the agent that "So-and-so" (meaning the applicant for relief) "was a jolly good fellow, and great friend of his, his score being seldom under eighteen shillings a week when in work." This beats the coster ratio, which according to Mr. Mayhew is not unusually in a good time twelve out of every twenty shillings for beer and pleasure.—"London Labour and the London Poor," vol. i., p. 54.

† Let none fancy that this prospect is too remote, or its usual yield too small, sensibly to influence the working man's expectations. A telescope will make the smaller and more distant object seem bigger than that nearer and larger. Such a telescope is "fine old Tom" and his relations. Hope never tells more flattering tales, nor more successfully bamboozles, than when her listener is a working man, at whose other ear sly Temptation in syren tones, is telling of the joys of a "jolly good drink," "a spree at the 'Welsh Harp,'" or some other form of "jollification."

never inquire (or if they do, get lies told them which they cannot well see into) about the wages the man has been earning, how long he has really been out of work, or whether he is really out of work at all,* whether or not or why he got scratched at his club, etc.

Now consulting my own experience, in carefully sifted cases, wherein men earning say 32s. 6d. per week have made their wives believe they got but 21s. (and if the balance went not to the licensed victualler, or to maintain supplemental domestic ties "unbeknown" to the lawful wife, whither went they?), and others in which 10s. or 12s. a week have been coming in from a club which applicant and his wife quite forgot to mention,—I can quite appreciate what my informants mean when they say that great harm is done to their class by relief being given in any case without the most careful and independent inquiry under these heads.

With the strong tendency to be untruthful when seeking "relief" which I know to exist, the temp-

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* One of the easiest things in the world, if the party can but lie with a good face, is to make a visitor believe that the husband who is absent at work is only out seeking work, "walking the shoes off his feet, poor dear!" etc.

tation put in the way of the humbler classes by accepting their *ipse dixit* on such points is to my mind an evil of appalling dimensions,—*i.e.* provided always that lying, deceit, and dissimulation, are really sins in the sight of God, and things which Christians have no business to be fertilizing, directly or indirectly.

But it is not only the lying which the system provokes, there is the thriftlessness to boot, that ungodly as well as unmanly reliance on charity instead of honest toil, which is also a natural product of it. Working men whose self-respect has survived the operation of the system have as already intimated stated to me that scores of people well conducted on the whole exist, whom or whose families our own District Visiting Society have in times past helped in sickness, whose cry in summer has been, "Would God it were winter, for we can then do better by cadging among charity-people than when sweating our lives out with work in the summer."

I will undertake to say that the gathering of working men mentioned by Dr. Miller at a meeting in April last,* at which gathering the mere hint

* Vide *Record* of 19th April, 1871.

that wage-earning workmen ought to lay by when in full work, was received with yells, was not the only one at which a like ebullition might be elicited. I verily believe that in my own neighbourhood such a proposal would any night in the week at such a meeting be received with three times three and one yell more.

In fact the very idea of thrift seems to have passed into the fossil state, yea, and the stage of petrifaction to boot, among large classes on whom Unorganized Charity has been exerting its influence. I had for the thousandth time painful proof of this a week or two since. One of the most respectable families I knew among the working classes of our own district,—people who had justly in many respects won golden opinions from us all, got into difficulties through its head falling out of work. In a much shorter time than could at first be readily accounted for they were on their beam ends and clamouring to emigrate. Except the trifle arising from the sale of their home not a sous could they themselves undertake to contribute towards the expenses. The bulk of their clothing, as well as other pawnable articles, were all in the hands of the pawnbroker, who as far as we had reason to believe had certainly not in this par-

ticular case been acting as the "Red" or "Black Lion's" jackal or provider. All must be raised, if raised at all, by free contributions, or the workhouse swallow up the whole circle at a gulp. A near kinsman, who had himself emigrated a year or two before, was said to have written them two letters setting forth no end of reasons why they should do the same. Of these I asked a perusal.

Mingling with such gratifying expressions as, "I can assure you all that the letters from home are more enjoyed than our Sunday dinner;" "We should find room for you all, and share the last with you as long as it lasted,"—mingling, I say, with these, but alas in the proportion of three to one, were others, of which the following are samples: "There is no pleasuring here: it seems very dull after leaving old England;" "There's not even time to go and have a pot of beer;" "There's a deal of whiskey on here, but it is enough to burn your inside out;" "We have got a pig in the sty, and if you come out we will have a jollification and kill him, and have a goose with him;" "Most of the spirits is cheap, but not like what they tell you in old England: the Canadians are not such fools as old Londoners think;" "There is no uncles' shops here, and what we all get we have to keep;"

"The beer is five cents a glass,—about six to the old English quart;" "I thought —— might have told us a lot more about the club, and how they all get on at the 'Welsh Harp;'" "Tobacco is sixty cents a pound, the best; it is in plugs they charge five cents a piece for,—two plugs lasts me a week;" "The work you have to do a rare pile of it: they want you to do something here for their money;" "Kind love to all, and when you all have a drink you must drink for us too," etc.

Now there may not be much in all this to warrant severe strictures on their part whose means of recreation and enjoyment are ampler and more varied. Still is it not clear that the writer's heart was fixed, and surely in an excessive degree, on "jollifications" whose leading ingredients are pots and pipes, their *ubi* "Welsh Harps" or "Somebody's Arms," and whose fruition runs away with a great deal of money, a great deal of time, and a great deal of lost improvement in mind, body, and estate, other classes who share not the mirth having always in the long run to help pay the piper in the shape either of rates or alms?

Emigrants' letters by the way shed a deal of light at times on such topics. Many, if I mistake not (some I know do), after lavish encomiums on

climate, wages, food, and—what to many alas is of so much dearer moment—drink! like the statement of Naaman's greatness wind up with a "But," which ushers in the mournful announcement, "But there are no coal and bread tickets given away here!" showing that like as demoralized Israel hankered after Egypt's fleshpots, so England's emigrant poor oft carry to their new home that unworthy fondness for unearned resources which England's Unorganized Charity has long made it its business to stablish, strengthen, and settle in their hearts?

But "Time, the churl, has beckoned," and I must move on.

I am quite aware that District Visiting Societies for the most part confine themselves to the cases of the sick, aged, and infirm. But then the sick may be of any age, which just lets in all the mischief glanced at under the last head. As to the aged, moreover, the "hoary head" whether on male or female shoulders is not always a "crown of glory." Sad cases have I myself come across of aged ones, of whom I had long thought well, at length convicted of secret intemperance, and of spending my little allowance not at the baker's or at the coal-shed, but at the bar of him who in the matter of Almsgiving has throughout been my evil

genius or Monsieur Tonson,—I mean the licensed victualler.

Then as to the "infirm." Not all who seem to be so conform to Iago's standard, "Men should be what they seem." Cases of the following type are more numerous perhaps than many think. (By the way I have just remembered another singularly similar on our own district, but the one I am about to give will suffice for the purpose.)

A clerical friend, a man of great native shrewdness, often, during his first curacy, visited a woman who had long passed for bedridden in the eyes of the parish doctor and the guardians. On one occasion something fell from her little boy which seemed to imply that she must have been up and out somewhere. My friend naturally questioned him, and the poor child seeing the slip he had made, cried, "Oh, don't tell mother: she will beat me so." "All right," replied my friend, "If you don't say anything to her, I sh'ant." But he or the doctor, I forget which, made it shortly convenient to pop in unexpectedly and at an unusual hour. She was caught bouncing into bed with an amount of agility which it would have been an abuse of super-erogation to seek to increase. And what said she on finding herself at length detected?

In effect, if not in words, "Never mind, I've done you for so long," specifying the period.

By the way, it is now some little time, most amiable reader, since I indulged in a drop—*i.e.* of digression. After such long abstinence thou wilt not be hard upon me, if I here take one sip for the sake of showing how little individual shrewdness can be universally relied on.

This clergyman afterwards became one of the curates of our district. On one occasion a young boy in our Sunday School brought home to his parents another whom he found wandering about, according to his own account, homeless and starving. The poor people took him in. Than the poor themselves, there are no more uninquiring almsgivers under the canopy of heaven: I suppose they learn it from those above them. The attention of my friend the curate was, however, called to the case. The boy told him he had lately lost both his parents, a long way from London, whither he had since wandered footsore and weary. That he had once had a happy home, and that his dear departed father had while alive taken much delight in teaching him the concertina. To test his truthfulness in this respect, my friend took him to a shop in the district where such instruments were

sold. One was handed him; on which, with tears in his eyes, he straightway began to play "Home, Sweet Home." Now, my friend, though not deficient in the Benevolence of Principle, had of that of mere Sentiment about as much as Bismarck himself. Yet he confessed to me that the innocent face of the boy, the tears in his eye, the touching strain—so much the more touching from the supposed associations, so overcame him, that he had to slip out of the shop to wipe away a tear, if not two. But, lo, that very night up turned—I forget which—but either the deceased father or a police officer, and bore away the suppositious orphan, who (and I believe after robbing his parents) had run away from home for the sixth or seventh time. But for this timely discovery the boy would have been got into place at the cost of somebody's silver spoons. Why? Because Organization had not yet an Inquiry Office in the locality from which he professed to have come, to which the matter might have been referred.

But to return.

As regards "sick" cases (quite apart from the questions of amount of wages, pay from clubs, etc.) there is need of caution. Even medical men themselves are sometimes caught. An acquaintance of

mine, an old practitioner—I mean in medicine, not charity—had had an extensive West-end practice, but not among the poor. On retiring he settled in my neighbourhood; and, like myself, went into the Benevolent line. One day, meeting him on his philanthropic rounds, I asked how he was getting on. He replied, "Very pleasantly;" adding that he had just come from a poor sick young fellow in Portland Town, who had a letter for the Brompton Hospital, and was waiting his turn to go in: one of the nicest young fellows to talk to he had come across for many a day; and what a pleasure and privilege it was to be able to do a little for such. "Well," said I, "Doctor, take care! I have had some experience in this sort of thing: 'all's not gold that glitters.'" "All right!" he cried; "all right! I only touch sick and aged cases; and as to the former, my late profession of course gives me many advantages." The next time I met him I again inquired of his philanthropic welfare. His countenance fell; and he gave one of those grunts which, though you cannot spell them or learn their meaning from a dictionary, are exceedingly expressive. He at length managed to deliver himself pretty much as follows:—

"You remember that consumptive vagabond I

was telling you about. I know not what put it into my head, but I thought I would feel the scoundrel's pulse, and look at the rascal's tongue. Why the wretch was as well as I am! I went off to get a policeman, determined to serve the villain out; but before I could find one" (he did not name the length of the interval; but among the necessaries of life, not the least difficult of procurement is sometimes the services of the police) "the scamp had bolted, traps and all."

I do not imagine that the profession * itself is often thus imposed upon; but non-medical visitors may probably be duped oftener than they are aware. A week or two since a case occurred in an adjoining district, which came to my knowledge through one of my employées living in the same mews.

A woman claiming to be very ill and obliged to keep her bed had for some weeks been visited by the clergy and ladies, who took a great fancy to her. No end of nice little milk puddings, wings of fowls,

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* The Marylebone Committee, however, have just had a case in which two medical men of the highest eminence have been gulled by an imposter claiming to have such and such a thing the matter with her.

tasty broths, etc., were given her, besides money and tickets. "One morn they missed her on the customed" bed, she having the night before got into a drunken fray at a neighbouring public-house and been locked up. It then came to light that she had for a long time spent her evenings at such places, keeping in bed till the hours were over within which visitors from a higher grade were at all likely to call, after which she dressed and enjoyed herself at the public-houses till they closed. This case illustrates the uselessness of mere visitation and inquiry on the spot: *i.e.*, at or near the *present* home of the parties. Inquiry should always be made at previous addresses, where motives to disguise or falsify the facts have ceased to operate. In this case the woman was well-known, and not for her virtues, at the police-station, as "Bet" or "Sal" So-and-so, whatever her name was.

And even where the sham is not total a good manager will make a small ailment go a long way. On a district where "relief" is much in vogue, whether at the hands of a society or of private persons giving secretly for conscience sake, it will be found to answer not to recover too soon. No doubt after a reasonable interval there should be a beginning to convalesce. There will ordinarily

however be no occasion for any great hurry. Even after it becomes safer to disclaim total inability to work, there may still be profitably added an interval of semi-recovery, during which a whole day's work although done (I mean behind the visitor's back) may be professedly treated as too much for imperfectly re-established stamina, and during which extra nourishment and stimulants, especially the latter, with more invalid dinner tickets may be successfully solicited.

But leaving this subject,—for not intending a treatise, dear reader, I have no right to detain thee with an exhaustive treatment of any one topic,—a separate word or two touching that Triton among Unorganized Charity's teeming fry of evil issues, Overlapping. To this subject we shall devote the chapter next following.

CHAPTER XIV.

Of Overlapping.

Now by "overlapping," or "mumping," as it is called in some country places, I simply mean the obtaining by active or passive lying (for it is rarely done without one or the other, and in this matter Silence can be every whit as big a liar as Speech), "relief" from source after source, whether institutions or individuals, or both,—each donor not seldom believing himself or herself to be the sole reliever, and the supply thus becoming in no end of cases quite in excess of the need.

"A definition," they say, "consists of the genus and difference." The genus of overlapping, at least on the recipient's side, I take to be insatiableness; its difference (or that which makes it to differ from other things of that class), deceitfulness. Being however no hand at definitions, let me rather explain myself by an illustration or two.

A man by death loses or loses not (for such is the recklessness of some Almsgivers, it sometimes little matters which) his wife, child, or donkey. In a moderately benevolent neighbourhood, if he or "in deceased donkey or child cases," his wife rather, be not a very bungling and non-plausible practitioner, they under the present system may in a few days raise enough to bury a dozen children or replace a dozen donkeys.

Or the visitor gives one who has been sick a letter for the Walton Convalescent. Under it the holder may in a few hours raise ten times the amount required to be deposited to cover fare to and fro.

Or a medical man certifies in writing that such and such a patient requires a little stimulant. It is well if, his certificate being carried from house to house, patient, husband, nurse, not to say a neighbour or two in addition, be not all helplessly drunk before night-fall on the strength of the united proceeds.

In the old "caudle" * days, when bags of linen for confinements were accompanied by supplies

* A form of warm broth, once in high vogue with dear old Unorganized Charity, of which the principal ingredients were strong beer, spirits, and spice.

of that attractive liquor, it was, if I remember rightly, far from uncommon for so many bags and so many pints to get into the same pair of hands, that not only were husband and nurse often found as drunk as pipers, but the woman's own life was frequently jeopardized, sometimes actually sacrificed, by the portion which had been accorded to herself.

Or, instead of indicating classes, to give individual examples:

A neighbouring branch of the Charity Organization Society had scarce commenced its operations when an old lady applied for relief. She seems to have said within herself, "Another relief-tap going! I must be up and doing." So off she trudged to the office and lodged her claim. The usual inquiries revealed that in addition to half-a-crown from the parish, she was in receipt of I forget how many weekly allowances of one shilling each, but the total was sufficient to place three such as herself beyond the reach of want, and leave something over. Each of the fond donors appeared to have been regarding her as a contented old soul, who had nothing but the parish money and the shilling herself was allowing.

A working-class acquaintance of mine was sitting

with a neighbour recently confined. One of the children, while looking out the window, suddenly cried out, "Oh, mother, mother! here come the Convent ladies, and baby's got the Protestant linen on!" Instantly all was scramble and confusion. The clothes were rent off the poor screaming child's back, and hurry-scurried out of sight, my friend and the other children helping. They were only just in time to get the wrong set bundled into the cupboard, when in strode the Sisters of mercy. In this case (not the only one of the kind within my own knowledge) the parties had obtained bags of linen, with the appurtenants thereof, from the Convent, from our own District Visiting Society, and from a Dissenting charity,—three bags for one babe.

But now conceive children brought up in the midst of such a state of things, and made active accessories to such measures of deceit! Can we wonder if our schools be as full of childish liars as many a kitchen of beetles? I grieve to say that my own Sunday School is replete with such. I have for a long time had to give up taking any boy's word for anything. True when I have expected lying I have often met with truth, but as often when I have looked for truth have I encountered lying, and

the difficulty is to know what test to apply so as to judge at the right moment which is which. But can we wonder at this, when so large a proportion of our children are born and bred in an atmosphere whose particles are lies, and mainly generated by the prevailing system of charitable relief? Why it is a standing doctrine among large numbers of the poor—I had almost said with all who to beg are not ashamed,—that there is no harm in telling "crammers," if 'tis only done to get relief. Few who go not much among them, taking their eyes and ears with them—for, speaking in a figure, these like spectacles be often left at home,—can form an idea of the demoralization in regard to supposed justifiable lying, which the facilities for "overlapping" afforded by the present system bring about. Let me, ere I pass on, give one and that a recent example.

On a neighbouring district, possessing a most effective district machinery, dwelt a woman who stood very high in the esteem of all the ladies, of the Scripture reader, and of the Curate, the which Curate is to my knowledge about as keen "a discerner of spirits" (in the sense connected with this question), as I ever came across. On the ground that her eldest son, whose earnings were a great

object to them, had met with an accident and gone to a Hospital, she had obtained extra relief. Thereupon some of the neighbours insinuated that the son had never been hurt at all. Thinking to get her cleared in the most conclusive way possible, the ladies referred the case to the Charity Organization Committee for investigation. She came before the Committee, and in reply to their questions stated that her son, who was in the employ of Messrs. Pickford and Co., had in lifting a heavy tin of biscuits from a waggon, "ricked" himself, and been sent by his employers to a certain Hospital, where he had remained from the Tuesday till the Saturday, that she twice saw him there, and although she could not give the name of the ward, remembered it was on such and such a floor, and she described the person of the nurse, who she added was most kind, etc. So engaging was her appearance, so artless and unembarrassed her manner, so circumstantial her statement, that the Chairman expressed a hope that her feelings would not be hurt by the inquiry proceeding further,—adding that we none of us doubted for a moment the truth of her statement, and should only go on with the inquiries in her own interest and to deprive her slanderers of the power of

saying that all we had done was to have her before us and take her own word for everything. She curtsied and withdrew. "What a nice respectable woman: what a shame to malign her!" was the cry of the whole Board. Nor did we forget Self on the occasion, but proceeded to felicitate ourselves on being thus able at least now and then to apply our machinery in vindication of the rights and reputations of the worthy poor. Forced as we often were to convict of deceit and disingenuousness it seemed quite a "treat" to intervene for such a purpose as the present.

Alas, we were but reckoning our chickens before the hatching. That very evening she sought out one of the lady-members of the Committee at her residence and begged an interview. She then confessed that the whole story was a fabrication, her boy never having been injured at all; and on the lady expostulating with her as to the wickedness of such conduct, defended herself with the old plea "that as there was no getting relief without telling stories she had been tempted to make up one on this occasion."

But to return to the subject of "overlapping" itself.

About six weeks ago I was sorely vexed and shocked by the following discovery.

Some years ago there lived on our district a man from whom I took a house in the manner described in Chapter X. His statement at the time was, that being unable to live on the profit-rental he would be glad to let it to me, and return to Richmond or Putney, or some place in that direction, where he had still a small connection, and resume his trade as a painter. Save when he came for his rent I afterwards saw little of him. At length he re-appeared, having become blind in the interval. He begged me to aid him in getting into certain Almshouses, having nothing but the trifle produced by his house, and which owing to losses by tenants was oftentimes very small. As he had passed the Board of management of the Almshouses as eligible and worthy, I allowed him to place my name on his cards, and, if I remember rightly, gave him a trifle towards expenses. On one occasion, during a very heavy rain, I saw him led by his wife canvassing from house to house for votes. He looked wretched, weary, and wet to the skin. I was half tempted to give him the price of a cab for an hour or two, but conclude I forbore from a feeling that for an Almshouse candidate to be canvassing in a cab would scarcely be quite the thing. In part with my assistance he got elected.

Towards the end of last autumn he died, and his wife, possibly expecting me to send her something, wrote me a letter alleging his happy death,—he having, an occurrence by no means uncommon if all tales be true, "died like a lamb." I have not myself much confidence in these "lamb-like" deceases, fearing that many of them may perhaps be accounted for by the light of Psalm lxxiii. 4. I however wrote her a reply, which I meant should be at once faithful and kind, but without any pecuniary inclosure. The next thing I heard was that this modern Sapphira had been detected taking out letters of administration to the effects of her deceased Ananias, swearing them under £1,500 over and above a weekly income arising from their house, which before entering the Almshouses they had made over to a son on the terms of his paying them six shillings a-week for life. *

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* Since this was written this unhappy woman has fallen sick. She has sent for me desiring to see me, under an impression that I was "made useful" to a son of her's some years ago. I have accordingly visited her. I should say her days are visibly numbered. The feet of them which have buried her husband,—*i.e.*, should the same undertaker be employed, which is more than likely,—seem all but at the door ready to carry her out. But I trust she is about to "find mercy." I have communicated

But the saddest case of the kind I at the moment remember—the saddest, because involving so extreme a profession of religion—was the following, related to me by the visitor of a Benevolent Society, who himself had been duped by the old lady in question, and well knew all the facts. It gave at the time great occasion to the enemies of true religion to blaspheme; and as by means of these

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with the clergyman of the district, who well I know will neither neglect the case nor deal with it otherwise than according to its necessities. For myself I read her the account of Ananias and his spouse, accompanied by a few remarks, which I flatter myself were little less personal than the first four words of the concluding observations of Nathan in his memorable interview with the guilty son of Jesse. Subject thereto I also drew her attention to 1 John i. 8—10 and ii. 1, 2. My exposition, though brief, having included decisive reference to the necessity for restitution, and to the fact that even Judas himself had felt bound to disgorge the thirty pieces (there being withal no reason this time for dreading "relief" being looked for), and as she asked me to turn down both passages in her Bible, and also pressed my hand at parting, begging me to come again, I cherish a hope—but nothing stronger than hope, so many good beginnings never growing up but dying in their infancy—that she will yet prove another addition to Grace's lengthy list of "brands snatched from the burning." The past facts of the case however remaining unaltered I have let the text stand as it was.

pages it may probably do so again, I would here invite such enemies, before they begin, to examine themselves whether they belong not to that "cross" between fool and knave, who half can't and half won't see that as True Religion doth not only countenance not, but contrarywise utterly denounce all such foul simulations, she is no more responsible for them than are the Mint authorities for counterfeit coin. Why, hath not the great Head of the system expressly provided for such cases by declaring, "Not every one that saith unto me Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven:" and not only for some such but for many such, by saying, "Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? . . . . and then will I profess unto them I never knew you; depart from me ye that work iniquity." To make the inconsistencies of professors an argument against Christianity herself, is surely the climax of impudent effrontery — out-Catalining Cataline himself,—it being to turn the very fulfilment of her own declarations into an argument against her pretensions. Surely one might have looked that Scepticism, even at its lowest and vulgarest estate, would have let this alone.

But I am again bestriding the Pegasus Digression,—that run-away steed which, given his head, who shall say up what side streets, down what crooked lanes, or across what broad plains it may please him to scour? But I dismount, and again proceed on foot.

The old lady in question had long passed for a mother in Israel, among the meritorious body of dissenters of which she was a member. Regarded as far advanced in spirituality of mind and affections, and as affording a beautiful example of that poverty to the subject of which when existing in its reality Heaven's entire population might well say, "But thou art rich,"—fellowship in the flesh with her had long been deemed the choicest of privileges by more genuine members of the body than herself. Many a true believer felt or fancied themselves edified by that spectacle of contented, nay happy poverty, in the case of one whose barrel of meal and cruise of oil seemed oftentimes on the brink of becoming what Zarephath's widow's however never became until the heaven gave rain and the earth brought forth her fruit. I collect that she never roundly affirmed that she was in need, that no lie literal or vocal ever emerged from the depths within; but that the existence of need

rather oozed out through allusions, seemingly good to the use of edifying, to the marvellous character of the Lord's dealings in her case. According to her account what we familiarly call "the nick of time" must have prevailed so largely in the providential arrangements affecting herself, that often whether she should have any meal at all, and *a fortiori* of what (if aught) it should consist, remained faith-exercisingly dubious until it was on the stroke of mealtime itself. From all this she would point out that the Hand which helped her must needs be the same with that which in the days of old had stretched Itself forth in behalf of Cherith's hermit and the lone one of Sarepta. Anyhow, great was the Christian joy wherewith many visited the saintly matron in her humble but cleanly home, and slipped into her "holy hands" those mites as to which it never entered into their child-like minds to conceive that "many meikles," at any rate sometimes, "make a muckle." I believe I err not in adding that the good pastor himself not seldom refreshed his own bowels by communion with her, nor rarely in the pulpit pointed some Evangelical moral with demonstrations drawn from her reputed experience.

But it came to pass that the matron died and

was buried, and it then came out that she had indeed been not slothful in the business of giving all diligence to make it sure that her barrel and cruise should never, as long as she needed them, fail, or run any risk of so doing. With a forethought which she doubtless privately justified under those precepts which Holy Scripture has based on the ant's provident habits, she had all along maintained great reserve as to a reserve-fund in the background, from which it was easy at any moment without unduly troubling a Higher Power, so herself to replenish both receptacles as to prevent their ever rivalling Egypt's "brooks of defence," what time they had fulfilled Isaiah's prediction and come to be "empty and dried up."

I cannot undertake to give an exact inventory of her assets, but two items I distinctly remember. There were found among her "secret things" fifteen sovereigns and thirty half-sovereigns. Whether the total of her property amounted to over eighty pounds with these sums or without them I cannot remember for certain, but it was one or the other, as I had the account from the aforesaid visitor whom the next of kin employed on the occasion, and who passed the Residuary account at the stamp office.

Such is one example of what may come, and doubtless very often does come, though without coming to light, of Charity doing things in the dark,—in other words, "unorganizedly." * Hath she any ground to exult over such achievements? Ought she not to tremble very exceedingly at the bare idea of being a party to facilities calculated, if only now and then, to develop such characters and such crime? What had she not helped to make of this her unhappy *protegé?* Had she not made her a thief of thieves, whose prison-cell thieves-literal might well have blushed to share, —a thief of the worst of types,—worse, a thousand times worse (in virtue of her very church-membership) than the mere burglar or pickpocket, though he may have been sentenced twenty times over,—a compound or complex thief, if I may so

* Designing to produce not a grave treatise, but rather such light pages as even triflers may be led to peruse, the writer enters not formally on the question in what way Organization as he conceives, would in such cases protect against mischief. Should however this little book pay its expenses, and so far prove that it has drawn attention to the general question, he will be prepared to explain how in his humble judgment Organization might be made to suppress at least nineteen-twentieths of the existing evils.

speak, who had robbed both God and man a dozen times over and in a score of ways? Had she not robbed God of glory, piety of prestige, poorer ones of their portion, confidence of its trust, the faith of many of some of its firmness, the hope of many of much of its play, the love of many of some of its glow, the zeal of many of much of its warmth, the patience of many of some of its nerve? Surely if ever thief deserved crucifying, she more! God grant that in life's last moments —for though not partial overmuch to such late intervention, Faith can save in the article of death as featly as at any other time—it was given to her in His behalf who is exalted to give repentance and remission of sins, that like her penitent and less guilty brother (one of that distinguished minority of evil-doers with whom the greatest—albeit the most non-transgressing—of all transgressors in whom universal human iniquity, on Calvary received the due reward of its deeds, was literally numbered), she too repented and escaped those torments in which had she received but her deserts she might well have lifted up her eyes for ever.

But oh, thou Unorganized Charity! shouldst not thou repent too? yea, and thou wilt repent and reform too, methinks: *i.e.*, if thou be not as she of

whom Jeremiah the Prophet spake, as having a certain class of forehead, and refusing to be ashamed.

But some will say, "Oh, but one swallow makes not a summer: we have been in and out among the poor for years, and never met with such things." Of course not. Why should you? Why should next of kin blazon the discovery of the hidden hoard, the secret savings'-bank book, the locked-up stock receipt, in many cases at the risk of a claim by the parish for reimbursement at least as to twelve months' relief? In the very last case of the kind in which I found myself to have been imposed on, one in which the pauper died worth over £100 in the savings bank, I should never have been the wiser, but for a quarrel in the room over the assets among the next of kin, two of whom had a pitched battle then and there, and if I remember rightly, came down their full lengths across the corpse, thus creating a scandal which unearthed the secret.

Touching matters of this kind take heed, my brother or sister, how thou makest thine own ignorance thy guaranty. Beware lest that ignorance become unto thee what to the gaunt bird of the desert is the bush into which he has himself thrust his own head. Of course no one blames the in-

dividual who in loving, and if thou wilt, lovely ignorance, may unconsciously go about doing harm without knowing it, any more than her who by a sheer yet fatal mistake administers an embrocation in lieu of the tonic, so bringing on her beloved's death with agony. But surely the system which facilitates such terrible substitutions is one which every devotee of the Gospel, every lover of his fellows, every well-wisher of souls, every upholder of true religion, must burn to see plucked up by the roots.

But I must not linger on this theme.

One more example and I have done. It constitutes I think the severest satire on Unorganized Charity's exploits which even I have met with. It occurred the other day on our own district.

An old woman had formerly received our winter coals. Suspicion however having arisen that she was better off than she seemed, they were stopped. The other day she died leaving behind her, *inter alia,* several sacks of coals supplied under tickets received from sundry kind ladies at Bayswater, who had taken but too effectual means for preventing any guilty knowledge on the part of their left hands as to what their right were doing. The following were the funeral arrangements directed by this

recipients, of coal tickets, and subsequenty carried out at the prescribed cost of £35. Did I not personally know the executors, and had I not myself seen the will and other documents, I might myself have been a little incredulous on the subject, although after my experience I know not that I should have had any just right to be so.

Mutes to stand at the door one hour before the departure of the funeral cortege.

A plume of feathers attended by two pages to precede the hearse.

A hearse and four horses.

Two mourning coaches with four horses each.

The best velvets and feathers to be used, and all in attendance to wear the best silks and crapes.

The funeral to walk at the slowest possible pace for the first mile and a half.

But I must have done. Were I to write all I could write touching overlapping and its fruits, the British Museum itself might not contain the book that should be written. Farewell, dear reader, until we meet again on the next page,—*i.e.* if thou art disposed there to continue our acquaintance for a brief while longer.

CHAPTER XV.

Of Almsgiving as an Inoculator.

FEW Almsgivers have probably the least suspicion how rapidly they may, with the matter of the disease of pauperism, inoculate whole circles as yet non-pauperized, by a single act of bounty indiscriminately performed, or if not indiscriminately at least without a sufficiently accurate knowledge of all the facts.

Does not Seneca somewhere in the *De Beneficiis* say, "The most shameful of all losses is an inconsiderate bounty"? The most pernicious of all leavens is such a bounty, say I.

Working men have themselves told me that a whole house, from attic to washhouse, may be thus infected in a very short space of time. The rinderpest would seem to be nothing to it. Say that in an evil hour some Lady Bountiful—and concerning Ladies Bountiful, by the way, I can only say that

were any patron to offer me a living I would (like Commodore Trunnion, hailing his tavern to know if there were any attornies aboard) make strict inquiry whether there were any rich lady addicted to benevolence of the prevailing type, within ten miles, for if so I verily believe I must decline the preferment,—but say that in an evil hour on a London district some Lady Bountiful relieves some front parlour, and that as the result the other lodgers are shortly after greeted with the "aggravatin smell" of a pile of prime broiling steak, or the yet more aggravating spectacle of a gallon of beer going in. Depend upon it neither the front nor back kitchen, the back parlour, nor the top floor front or back, will rest till they know whence it comes, or how it was got,—*i.e.*, by what plea, as "real or feigned sickness," "want of work," etc. Whichever it may have been, all the rest are safe to be "sick" or "out of work" in next to no time, and affording my Lady B——, as she fondly imagines, further opportunities of *feeling* how much more blessed it is to give than to receive.

A few days since the friend referred to in chapter two gave me an instance of this kind,—I mean of the hunger and thirst after charity which unorganized Almsgiving begets.

He had long been ill: paralysed through an accident in his trade. When utterly hard up, himself, wife, and boy, having for sometime had nothing but the lad's wages, then in the last year of his apprenticeship, to live upon, he was, after holding out as long as he could, driven to request one of the charitable agencies to look into his case. After a week or two an agent called, whose arrival and departure it proved had been watched by a cabman's wife hard by, who my friend well knew to be obtaining plenty of assistance from different ladies and gentlemen in the vicinity of the park. The agent had scarcely gone, when as the eagle hasteth to the prey, she was into his room at a bound, saying she knew by the look of him that the man was a Charity agent, and demanded his address. Knowing she was in no need and braving the verbal consequences, my friend declined to give it. However by some means she got it, and in marvellously quick time eight of them,—of the neighbours, I mean, none of whom were in any actual need,—were down upon the Society in question. Happily their success must have been very partial, they one and all having afterwards informed my friend that they looked upon the Society as "a humbug affair, after all."

An affecting case of the kind was brought to my notice many years ago, in fact on my first settling in my present neighbourhood, by a deceased city Missionary.

His statement in substance was this.

In a small court on his missionary district there once lived several hard working, and on the whole sober families. A room in it at length fell vacant, which was let to a dissolute couple who lived on the charitable, chiefly by means of begging letters. They of course lived far better than the rest of the court, indeed as the phrase goes, like "fighting cocks." Two maiden ladies, supposed sisters, visited them, and often relieved them. By degrees one after another of the remaining families got discontented with their condition, and thought they might as well try and get a slice of these ladies' bounty. The usual dodges were adopted, including pledging their things and cultivating rags and wretchedness. They succeeded but too well. In vain the City Missionary tried to waylay these ladies in order to give them a private caution. If he attempted to address them off they shot, as if they thought he had small pox. Their movements indeed were wholly eccentric. They came and went like shadows,—no, not went like them,

for shadows leave nothing behind them: they left moral desolation in their wake. No band of locusts could have done their work more effectually; for the fruit of their labours was that not an undemoralized household remained in that luckless court. Idleness, drink, vice in various forms, with rejection of Missionary visitation once welcomed, or at least accepted, at length took the place of the opposite habits previously cherished. Once more had that kind, self-denying, conscientious evil doer, unorganized Charity, been sowing by mistake a curse for a blessing. This is of course an extreme example, but precisely the same effect, on a smaller scale, ensues in unnumbered cases, in which some son of labour is made to see that Charity's protegés arrive at more sumptuous fare, *viâ* lying and alms, than he can attain by industry and hard work.

Can we wonder that at the Southampton Church Congress the Hon. and Rev. Rector of Abbot's Anne should have said, "I say it in the presence of many who must bear with me when I venture to say it, that the person of all others whom I should dread, and whom I should not wish to come into my parish, is the person passing under the name of Lady Bountiful. Of all the evils which

can be done to a parish, none can compare with the mischief such a person inflicts in indiscriminate giving."

But my Volume has already extended far beyond the limits originally contemplated. Let me hasten to conclude. Ere I do so however needs must, dear reader, that I have a round with opponents in general. My next chapter shall form the ring wherein the notable combat shall come off.

CHAPTER XVI.

Being a final round with all others who oppose themselves.

No, I do not expect the poor will ever perish out of the land, whether by means of Charity Organization or otherwise. It hath been said of some, "If only people would keep the commandments of the Lord there would be no poor among us." I deny it not. But then people,—save as to the minority (*i.e.* the remnant according to the election of grace) and they but imperfectly,—will not keep the commandments of the Lord. Were all the philanthropists in Christendom, Christian and non-Christian, to band together and form, for the reclamation and conversion into a Commandment-keeping community of the people of England, the most energetic public company ever constituted, unless they contrived to make subject to

their jurisdiction that Influence to which He referred Who said, "Ye must be born again," I imagine they would in the long run,—peradventure after making up their first balance-sheet,—have to go in under the winding-up Act. So then we cannot look for poverty's extinction in that direction.

No: whether Deut. xv. 11, be an ordinance or a prediction it maketh no matter to me. Either way poverty will I presume exist to the end of the present chapter, and furnish a means of moral and spiritual education both to rich and poor. So then, Mr. or Mrs. Objector, I do not as aforesaid expect to get rid of poverty by organization. But why should I therefore of my own authority undertake actively or passively to promote its propagation. Am I to dig about it and dung it, rather than try and eradicate it in given cases and within given areas? No: I object thus to constitute myself a sort of Deus minor, and adopt the principle of approximation resorted to, but at the expense of self-explosion into fragments, of the frog in the fable. There be many things wherein I feel not called to mimic the Most High,—and amongst them the retaining poverty in esse, and the patronage of evil as well as good, of just and of unjust. I can

understand Omnipotence and Omniscience assuming such responsibilities, and undertaking such undertakings, both with infinite propriety and the best possible results, but I cannot understand any one else doing it. No: like as 'tis the duty of the Christian Church as far as she can to aim at the salvation of all men, albeit knowing that not all will be saved, so should she do her best,—neither "poverty nor riches" being as a rule expedient,—to suppress poverty wherever possible, albeit she knows that poverty will nevertheless endure unto the end. I can trust the Lord Most High to produce without my assistance precisely so much poverty as seemeth Him good. Even in this matter let Him be the giver of the increase. Where He hath said, "Be fruitful and multiply," by all means let us be fruitful and multiply, but where has He said "Be fruitful and multiply poverty"? Yet is not this it which unorganized Charity has long been doing? Nay, I wrong her: I withdraw the imputation. She has not so much multiplied poverty, as perverted poverty to pauperism and then multiplied that. But thou wilt say, "What meanest thou by that word, Pauperism?" Listen.

Poverty is oftener, nay, for aught I know may

be universally, the offspring of the will of God; Pauperism is for the most part self-begotten, yea, is "father, mother, and all," to its ownself. Poverty is the effect of causes over which itself may have no control; Pauperism of those which itself sets in motion and can restrain, as the thief can keep his hands from picking and stealing, or the sot his throat from swallowing quart after quart,—*i.e.* if he will. Poverty may be sent but as an exercise or discipline; Pauperism is a penalty, or sentence. The twain differ as much as consumption and siphilis: the one meriting sympathy, the other loathing. The one is of God, the other of self. The one may be twice blessed; blessed to him who bears and blessed to him who tends it: the other is almost sure to be twice cursed; it curses him who feels and them who foster, for 'tis in its issues a bane not to its subject only but to its abettor also, who is too often as one that unwittingly poisons his own food and then himself with it. Poverty unhappily may not always use speech seasoned with salt, but Pauperism ever in private uses one whose vowels are curses, whose consonants are lies. Poverty may not always (more is the pity) frequent the House of God; but it has not like Pauperism for its temple a ginshop, for its deity

a beer-barrel. Poverty will oft contentedly bear its lot, though it get a bit of meat but once a fortnight, and may sit whole days without a crust in its cupboard or a coal in its grate; Pauperism will d——n and b——t if its belly be on an ullage of but the sixth part of a teaspoon. Poverty will work its fingers to the bone: offer a day's work to Pauperism, it will clap its fingers to its nose and say, "Not if I knows it." Poverty loves its home though never so poor and bare; Pauperism would want no home at all did not the pot-house close at twelve, and would bid heaven itself "be d——d," if unwilling to flow with gin. Pauperism in the midst of its plenty will growl, grumble, and threaten by day and by night: Poverty in the depths of its want will murmur but now and then. Poverty will rather hide than parade its rags, yea will use all diligence to suppress them by the help of Care and her needle; Pauperism will studiously cultivate them, dig and dung about them that they may increase and multiply for the good of his trade: his rags to him being what to his friend the pawnbroker are his three balls. Poverty's voice like Cordelia's, is ever soft and low; Pauperism's you may hear a mile off, yea, he'll manage to make himself heard above an

English three-times-three. Poverty prizes sympathy even when compelled to say, "Silver and gold have I none;" Pauperism would bid such sympathy "Put itself in its own pipe and smoke it." Poverty rarely errs through strong drink; if Pauperism be ever sober 'tis after hard slumber which a belly filled with alcohol has made long and sound. Poverty will pinch in all else to lay up for the landlord; Pauperism will make provision for none but "mine host." Poverty studies cleanliness; Pauperism squalor. Poverty would if it could right itself; not so Pauperism, for it is in this sense content with such things as it has; as well it may be, for as a rule 'tis,—in one or other of its stages,—itself not Poverty which inherits unorganized Charity's chief favours; at at any rate his mess is ever five times so much as Poverty's, which often comes in for no more than the crumbs which fall from Pauperism's table. Talk of Passion-plays. Methinks were Genesis xxvii. ever to be dramatized a most effective caste of the principal characters might be thus obtained. The part of Isaac by Unorganized Charity; that of Esau by Poverty; that of Jacob by Pauperism; that of Rebekah by the principal Publican of any poor neighbourhood.

That under existing arrangements Pauperism robs Poverty (ay, and honest labour to boot), much as Jacob did Esau, who but the blind among almsgivers can doubt; nor in this case, as in Esau's, can we be reconciled to the result on the ground that human malfeazance was after all effectuating a Divine preference.

But again I wander. No: I say again, I look not to see Poverty die till Time also deceases. I believe it to be according to the Divine will that it shall continue until the end come; yet am I minded to remove its pressure where I can, and raise rather than relieve, though of course relieving where raising may not be. But there be some methinks who would not uproot it if and when they could. Be there none amongst men, at any rate among women, of turn so loving, who so enjoy the luxury of petting, that they of very fondness would not depauperize if they could, Pauperism being unto them like some pet cage-bird whereof the guardian is too fond to set him free?—as though one that had tenderly watched beside the sick and felt a sweet delight in ministering to their comfort should grudge to see them recover and thus end her own occupation. These be like Othello whose sad farewell to all the pomp

and circumstance of war, wholly ignored its carnage, blood, and agony, whereof all the appraisers in Europe would find it hard to make a complete inventory and valuation.

Away with such fond proclivities. Where we can depauperize the individual let us, albeit we may not hope to disimpoverish the race. Let us raise where we can, and only where we cannot, relieve; but let us do it well and wisely, and not after the fashion under which unorganized Charity has heretofore sold herself to do evil in this matter.

But be there none whom a proposal to extinguish poverty would cause to cry with Shylock,

> "Thou tak'st my life
> If thou dost take the means by which I live;"

who, content to get pardon through Christ, would fain get heaven by alms,—some giving now, and others by their last will only, but both that they may buy heaven,—aye, as really though not as obviously as Simon would have purchased certain August Influences at the hands of an Apostle; who seem with a certain Rabbi, if Lightfoot err not, to render Psalm xvii. 15, "I shall behold Thy face because of alms;" or with another to cry, "A man's table now expiates by alms, as heretofore

the altar did by sacrifice;" who love that reading of Matt. vi. 1, which hath "δικαιοσυνην," not "ελεημοσυνην," and with it the more self-righteous interpretation thereof; who will give much for Merit's sake, and its supposed gains and profits, but little for Love's, that hopes for nothing again; that Love which is not Faith's firstborn, but her second, —not her Manasseh, but her Ephraim; her first-born being Justification, which ever precedes "fulfilling of the law," Love's other and longer name! Away with such un-Evangelical alms-doings, as well as their's which seem to spring of fear lest they should hereafter have to wear about their necks that boa whereof Mohammed prated, when declaring that whoso pays not his legal contribution of alms shall have a serpent twisted about his neck in the resurrection.*

And ye who prate of harshness, and call those who would substitute the Benevolence of Principle for that of Sentiment, hard-hearted and unfeeling,

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* The heavenward development or modification of the Simoniacal spirit would seem to have been extensively popular with the human race. Thus the *Rig Veda* hath the following: "He who gives alms goes to the highest place in heaven; he goes to the Gods."—*Chips from a German Workshop.* Vol. i. 46.

are ye quite sure that when rushing in hot haste to alleviate sufferings which improvidence and intemperance have brought about, ye are not emulating the example of my quondam old friend Don Quixote when he must needs set free the galley slaves? Is it quite certain that if hunger and cold, as some think, be the punishments by which Nature (I would rather say Nature's God) represses improvidence and sloth, we should not take heed how we remove them without carefully substituting other means of repression? Or if we do remove them, should we not by parity of kindness remove restraints on the pickpocket, shoplifter, garotter, and the like?

Again, it hath been said, yea, a thousand times, "Oh, but I would rather relieve twenty undeserving persons than pass over one that deserved relief and might be starving." But what right hast thou thus to gratify thine "I would"s,—oftener than not the impulses of the sheerest selfishness, when (unconsciously if thou wilt) playing the hypocrite and seeking but to spare her own feelings or save herself trouble,—what right hast thou, I say, thus to gratify thine own leanings by morally damaging twenty rather than risk to physically damage one? Thy business is rather to sustain such a system as by due organization and investigation shall

ensure that while none shall lack who deserve help, help shall not sink yet deeper in demoralization those who deserve it not. Besides, half we hear of starvation cases I believe to be empty babble. Of the East end of course I cannot speak; but for mine own end of the town I have known no case of real starvation,—mark this for thine edification, reader, —save in cases where the starved have doggedly courted their doom, rather than degrade themselves by accepting such foul boons, so hath she mismanaged her matters, as unorganized Charity hath alone to offer.

And what about the semi-starvation which her dole-system, that extremest form of the inadequate, and her other substitutions of transient relieving for permanent raising, foster?

But to enter on wide questions of this kind, or those relating to the supplementation of Poor Law relief by charity, to migration and emigration, my space, and indeed my lighter aim forbid. Dear reader, the pages of the Chalmers's, Trevelyans, Bosanquets, and Alsager and Octavia Hills of the movement will best help thee to decide these.* But once let Organization fairly

* The writer would venture strongly to recommend those desirous of fairly weighing the questions connected

take her place amongst the instituted influences of the land, let the Press and Public but range themselves on her side, and do their duty by her, and she will soon herself take care for these things, causing men to lay their heads together, and compare notes, according to the law that in the multitude of counsellors there is safety. Let moreover the praying section of its supporters take heed not to neglect in private their more particular and most momentous department, and I nothing doubt that a Charity, from union with which Religion need not blushing shrink, may ere long come into the room of that mischievous substitute which hath so long usurped the name.

But one word, ere I close, touching opponents and opposition of a slightly different stamp.

I would that those who are so wonderfully *au fait* at pitying the sorrows of "poor old men" would reserve a little compassion for poorer committee men, at least when connected with a Charity Organization District Board.

I remember that some years ago, when can-

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with the Organization of Charity to take in the *Parochial Critic* (price one penny weekly, and published at 154, Westminster Bridge Road), in whose columns they are freely ventilated.

vassing for a London orphan candidate, a country subscriber sent me his polling paper representing two votes. About a week after he wrote reminding me of the obligation, and requesting a nomination for Christ's Hospital. This seemed a moderately fair example of the lucrative process of sending a sprat to catch a herring; but I assure thee, reader, it is nothing to what seems to be looked for by some contributors to the Charity Organization Society. For example: some generous person gives us say ten shillings, and thereupon sends a whole shoal of cases, not for inquiry merely, that were sensible enough, but for "relief;" yea, and if the whole be not forthwith relieved, probably at the rate of a pound a head on an average,—aye, and relieved according to the subscriber's own notions of the form relief should take, which are ofttimes identically those which the Society was founded to discourage, lo! such generous subscriber is at once brought to the conclusion that the Society is a "swindle," and that he or she cannot conscientiously—what a many-coloured chamelion is conscientiousness!—subscribe to it any longer. I remember hearing of an American editor who advertized for a manager capable of making every man's advertisement head the column. I speak

without one particle of levity, our Society—could it do so without irreverence—should advertise for a treasurer able to make our small funds go further than our Divine Master the five loaves.

But, gentle reader, we suffer in another way. Minus its last stage, such cases as the following I fear abound.

The collector called at a certain house for the renewal of a subscription. Said the butler, "We"—I believe I err not in using the plural pronoun—"shan't subscribe any more. We sent you a very deserving case which we had been relieving for this year and a-half, and after badgering the poor woman about for a whole week you told her to go to the parish. Master says you're a humbug Society, and he'll have nothing more to do with you." Fortunately in this case we obtained the name of the deserving and injured applicant in question. It proved to be the case of a young couple, both confirmed drunkards, their children frightfully neglected, anything they could pick up at once going in rum or gin. On the Saturday night, just before our inquiries, he had given her two black eyes, which I believe she had repaid at the rate of ten shillings in the pound,—that is, she had given him one in return; but be that as it may, the case

though not of an extreme or uncommon kind, was yet one of sad intemperance and idleness, and wholly undeserving of that relief wherewith our indignant subscriber and divers others had long been cherishing it. The papers were sent on for the subscriber's inspection, the bearer awaiting his reply. In a short time the butler returned them with this message, "Master's compliments to the committee, and he considers it a very useful Society, and here is his subscription of a guinea." But mark: had we not,—which however can rarely happen, for the Society's tickets present no clue to the names of those who issue them,—had the good fortune to light on this applicant's name, this gentleman would no doubt have gone on running us down behind our backs, and setting others against us also, and this simply because he had not the "heart" or the "thought" (and I suspect they are pretty much on a par for culpability) to come and inquire how the matter really stood.

For the unfortunate woman herself, I happened to be present on her applying to know how we dared to take the charity out of her mouth that way. The Secretary and myself received a series of rebukes not of the mildest possible type, accompanied by an intimation that she had told lots

of kind ladies and gentlemen how we had used her, and that they all said it was most shameful, scandalous, wicked, etc. And doubtless herein she lied not, for what an ordinary almsgiver in the exercise of that charity which believeth all things that can be said against Organization, will take a drunkard or strumpet's word for on the occasion, I know from my own knowledge to be something astounding.

The denunciations, which Organization must look to encounter in the fulfilment of her great mission have sometimes a ludicrous as well as melancholy side. Not long since an inquiry agent was stopped near a cab-stand by a woman, who, to the unspeakable delight of all the cabbies present on the occasion, accosted him thus,—"Ah! I'll be even yet with those dirty waggerbones in the Marrowbone road, taking the charity out of poor people's mouths"—charity in her case beyond doubt meaning an half-hourly dram at the residence of one or other of an extensive circle of acquaintance among the licensed victuallers:—"I've got a friend has to do with the *Times*. I can get a whole column all to myself. Won't I have 'em shown up, the dirty willains. They aint heard the last of me yet, I can tell 'em."

But as to accusers of higher grade, it really

seems a little hard that now at this advanced stage of the boasted nineteenth century, a body of persons who are gratuitously bearing the burden and heat of the day in an attempt to do what at all events they honestly believe to be a great social good, should be treated in this way by otiose philanthropists, as otiose as mischievous, who limit their own exertions to the very easy, non-self-sacrificing, I had almost said contemptible stage of blind money-giving.

Oh, would all almsgivers but do as one lately did. Hearing much for and much against the action of the Marylebone branch of the Organization, she determined to judge for herself. She asked permission to attend the committee a few times, to see what really was its mode of operation. She did so: became a hearty convert to its principles, and attested the reality of her conversion by the following fruits. She became an annual subscriber of five guineas towards the expenses of carrying on the work, and further engaged to aid the committee's certified cases at the rate of five pounds a month; nor has her bounty even stopped there. Would other almsgivers but go and do likewise, soon would the Organization be fairly afloat, and beginning to

make its mark, though in opposite directions, on both Poverty and Pauperism.

But I shall ramble on till Christmas unless I break off abruptly. Indulgent reader, I pledge myself in my next chapter to bring matters to a crisis by one of the most admirable suggestions that ever the wit of man devised for enabling unorganized Charity for once in a way to become a benefactress indeed.

CHAPTER XVII.

Wherein Unorganized Charity is earnestly entreated to make her will, and die.

THOU hast now, patient reader, arrived at my penultimate chapter, wherein I am about to make the proposal hinted at at the close of the last, than which in my humble judgment few could human sapience devise, so suited to advance the well-being of all classes of the community.

I am about to propose that, after a life too long by half, and a career of which I trust we may say with more certainty than clothed the utterance at the lips of the princely Dane,—

> "We shall not look upon *its* like again,"

Unorganized Charity should forthwith make her will, and die.

Well thou knowest, gentle reader, that the Faery

Queene,—she whom erst Spenser sung,—is deemed to have been her Non-serene Highness, Glory, journeying and adventuring *incog.* Methinks the ingenious might do well to consider whether or no in like manner my dear old quondam friend, Don Quixote,—he Sancho and I, in years gone by have spent many a pleasant hour together, they talking, I listening,—and albeit with my altered tastes and tendencies I care not now for such companionship,—yet methinks it might be not amiss to inquire whether that once dear old Don was not by the sly Cervantes designed as a preportraiture, a prophetical photograph of Unorganized Charity, in her adventures and exploits on British soil.

Time would fail us, nor with one so intelligent as thou can it be needful, to reckon up all the points of strange and strong resemblance. Let us together note one or two whereunto thine own greater acumen, and peradventure thine own more recent acquaintance with Cid Hamet's pages, will doubtless help thee to add many more.

Note then how wonderfully like Unorganized Charity's estimate of the blessings of her intervention, is that of La Mancha's mad hidalgo in the matter of the peasant Andrew, in whose case he,

with such distinguished success, made matters so much worse,—the beaten one in the result becoming but more beaten still; what a striking picture of Charity's frequent and triumphant success in making the drunkard more drunken, the sluggard more idle, the improvident more thriftless, while all the time hugging the notion, or letting the notion hug her, that she has done no end of good to the poor objects of her injurious regard!

Or take the beguiled hero, when again and again deeming that he was helping deserving damsels and modest maidens, and withal patronizing constables of castles and other reputable notabilities, when in good sooth he was but dealing with publicans and harlots, loose wenches, and sly inn-keepers. How constantly he did foolishly where he meant to do well; how much time, labour, and substance expended he on objects he had far better have let alone! Could anything more inimitably present the relation between Unorganized Charity and the great mass of her fondled proteges?

Or note once more the Don's fond hallucination, that he and his exploits were the admiration of all beholders, when in sober fact these were but laughing in their sleeve, and playing upon his

easy and not ungenerous credulity. Can we doubt whose image and adumbration we have here?

Or take again such an adventure as that of the galley-slaves, whom, like Unorganized Charity when seeking to release the thriftless, the idle, and the profligate from their self-forged fetters, the well-meaning but lunatic hero absolved from their chains. Who shall compute how many a Gines de Passamonte our poor friend Charity could reckon amongst her trophies on such occasions!

But time is flying, our space contracting, thy patience expiring! Let me hasten on, dear reader, to make my promised proposal.

Seeing then that Unorganized Charity hath so much La Mancha's crazed one resembled in life, may we not devoutly hope, desire, and pray that she may be like him also in his death and testamentary arrangements? Surely it can be no sin to wish her dead, if only she first do make her will. And whose testament more aptly than his will serve as a precedent? Why, the self-same notary might make her's, and from the self-same draft. Oh then may she, with him when his end drew nigh,—we use Jarvis's translation,—say, "I was mad: I am now sober..... and may my unfeigned

repentance and my sincerity restore me to the esteem you once had for me." Yea, and may none be at hand to say, with sobbing Sancho, "Do not die!" But rather, losing no time, may the notary at once proceed to make her will, thus modelled on the Don's.

"Item. I bequeath to Beneficencia Combinada, *alias* Organized Charity, my only daughter here present, all my estate, real and personal; subject only to the payment of such annuity, ample and sufficient,—for well I know that to be adequate the method must be costly,—as my Executor, hereinafter named, may in his discretion fix and determine, for the maintenance and support of a rigid system of investigation and co-operation, to be carried on under the control and superintendence in all things of such my Executor. I appoint for my Executor, the Charity Organization Society, also happily here present, and appoint him sole guardian of my said daughter, unto her life's end.

"Item. It is my will that if my said daughter shall at any time seek to throw off the guardianship of my said Executor, and return to those ways of which I have repented, she shall forfeit all I have bequeathed, which my Executor may dispose of, not in charitable uses, which I believe to be

for the most part exceedingly objectionable, but in encouraging or otherwise promoting honest, useful, and appropriate labour, in all grades and among all classes of society, from the lowest even unto the highest. I most earnestly entreat my country to pardon the occasion I have unwittingly given it of remembering and regretting so many and so great absurdities as my life hath comprehended; for I depart this life with a burden upon my conscience, for having furnished it with so much occasion for so doing!"

Oh, would Unorganized Charity only thus make her last will and die, who,—at any rate when remembering how much there was in her motives and her open-handedness to entitle her, in spite of much self-seeking and self-sparing, to forbearance and regard,—who, I say, would not kindly say over her grave, albeit devoutly hoping that no resuscitation might ever again bring her back on the scene,

> "Nothing in her life so well became her
> As the leaving it"?

But now having thus happily, as I fondly hope, got rid of Unorganized Charity herself, the reader shall in my next chapter yet more happily get rid of me.

CHAPTER XVIII.

Conclusion.

TO CONCLUDE!

Right patient and most gentle reader, ere I bid thee finally farewell, and rid thee of further intrusion at my hands, suffer, I beseech thee, a word or two of earnest exhortation on another side of the question in question.

We poor mortals are so prone to leap from one precipice of extreme to another, clearing by a kind of Alvarado's leap the *via media* between, instead of happily lighting down upon it, that I must pertinaciously entreat thee to heed that I now venture to urge.

I tremble exceedingly lest under the accumulated exposes which of late have overtaken Unorganized Charity's doings (truly she seems to have been suddenly called to account from the north and

from the south, from the east and from the west); and that precipitate expedition wherewith in its old age the nineteenth century is attacking evils fondly cherished by it in its youth and its prime, her compromised votaries should at this juncture rush from one pole of error to the other, and in place of giving for the most part badly, forbear to give at all. That were indeed a consummation devoutly to be shunned,—a remedy so nearly as bad as the disease, that it could reduce our grief and foreboding but some twenty-five per cent. at most.

God forbid, then, that any of us should lean to embracing it.

O ye indiscriminate almsgivers, relievers in the dark, doers of evil where ye mean to be doers of good, indeed, oh, indeed make haste to amend; but not so much by closing your purses as by opening your eyes! I am in this matter for hearts and hands open as the day, provided only an open eye be also a member of the firm: yea, and an active one to boot. As said the older Fuller, or Jeremy Taylor, one or the other, "Charity's eyes must be open as well as her hands." Depend upon it, her handmaidens are the last in the world who should neglect that precept: "See that ye walk circum-

spectly: not as fools, but as wise." I am no foe to giving aright; but to giving amiss. Touching right-giving, I am minded to emulate the horse-leech's two daughters, and cry, without ceasing, "Give, give!" I may doubt, yea I do doubt, whether rectitude in giving would not of itself greatly limit giving, real need lying within a narrower compass than many dream of; but long as real need lasteth, let right giving keep it company, say I.

Penitent almsgivers!—for I cannot resist the delightful hope that a spirit of contrition will come upon many of ye,—become not then so much abolishers of Charity as rectifiers thereof. Not only cease to do evil, but learn to do well. Give no more so exceeding perniciously; yet give no less in a more excellent way. Have done with indiscriminate giving altogether; but all the more give thoughtfully, wisely, and well: ye that be Christians indeed give prayerfully also.

But say ye, "How can we thus give? What will preserve us from repeating in this matter our past errors and semi-crimes?"

Nothing of which I know or can conceive, save Organization, involving co-operation such as would in its perfection secure the whole pull, the long pull,

and the pull altogether on the part of universal charitable activity, whether exerted by institutions or individuals, principals or agents. Of such Organization we have the groundwork in the Charity Organization Society, which may not at this moment be all it ought to be (was Rome built in a day?); but comes short thereof mainly because charitable agencies and agents ceasing not from each doing what is right in their own eyes, will persist in pursuing an independent course as mischievous as it is independent.

Penitent almsgivers, then, have ye leisure? Hath God from your early years, or at length in your later ones, freed you from the necessity of earning your own bread in the sweat of your brow? Oh, count not yourselves as hereby licensed selfishly to live a life of ease and indulgence, misnamed a life of pleasure,—a life over which the powers above weep, and those below chuckle, equally well knowing in what it shall issue at last! Let us eschew such a life to the uttermost, and rather (I speak here of outward life alone) join some district committee of the Organization Society, which might soon become what it ought to be, would men of leisure lend a hand heartily, under not an *oriens-moriens* dedication of themselves to its work,

but one that should move them to hold on and endure through evil report and good report, being founded if possible on that triad of requirements, the diligence, fervour, and service of Rom. xii. 11. Taught by Organization's experiences, and shielded by its safeguards, let us go forth among our poorer brothers and sisters, not to play the patron or the pry, but to be the friend. Let us be no mere bearers of money-gifts, of doles which, even where not demoralizing, but semi-mock the need that gets no more. Let us rather become under Organization's auspices, and aided by her resources, the purveyors of aid really adequate, verily effectual,—aid which raises permanently, rather than helps but for the moment at the cost of leaving the object twenty-four hours after just where he was five minutes before. Let us go forth to be among them the counsellor, the friend, the brother of high degree sitting beside the brother of low degree, to commune with him how best, with God's good help, to help him to help himself.

Money without men, what shall it profit? The movement wants men, aye, and women too, if not women most, though not women only; living souls who will give themselves to the work devotedly, self-denyingly, from love,—a love which, soaring

above idolatrous adoration of churches, chapels, sisterhoods, sects, settles on Him whose members equally are all who love Him in sincerity, albeit neither dwelling beneath the selfsame earthly roof nor labouring in the selfsame corner of His earthly vineyard; who in virtue of that very love, and the faith whose child it is, are alike members of that One Body which is the Church, though here on earth there be churches, in another sense, many, and chapels many, whereof for a season they be members too.

Yea, Organization, if fully to accomplish her mission, must have living agents,—the flesh and blood as well as the silver and gold, the subscriber as well as his subscription, at least where practicable; agents addicted not to an indolent, easy-going, loafing, lounging trouble-saving kind of benevolence, a playing at being charitable, but minded to stand hard work and endure wear and tear, the rough and the smooth, the burden and heat; quaffing the while not the luscious nectar of sentimental delight, and when that fails forsaking the work, but that coarser beverage, that moral "half and half," in which the sweet sense that we are rightly doing the right thing blends, and perhaps freely, with those bitterer experiences

which in a world like this all paths of duty must more or less involve.

I am not clear that political advantages might not follow such an intercourse 'twixt rich and poor, higher and lower, as here contemplated. A question this, however, not quite in my line; neither do I enter upon it. But what harm in recording as I pass, that thoughtful and intelligent working men, thoroughly conversant with the ideas, feelings, views, and impressions of their class, have assured me that such an intercourse, originating in errands of kindness and friendly consideration for their weal, but affording at the same time opportunities for discussing the relations of labour and capital, the rights of property, and kindred themes (on which they need much light not to be gotten from their present instructors), would do more to win their confidence, establish good feeling between rich and poor, and stay the progress of a certain plague already begun, than any amount of mere parliamentary or public-meeting activity in their behalf.

For myself I am no longer young, gray hairs are not only "here and there" upon me; but as long as I may and can, I am ready to spend and be spent in an attempt to remedy by thorough-going

Organization the state of things hitherto prevailing, and in which, as one hath said, "The poor are the pest of the rich, and the rich the prey of the poor." I am willing heartily to join in a well-organized crusade against Pauperism and all its patrons, but in the interest of poor, neglected, and plundered Poverty; in the hope that the latter, instead of being longer in company with honest labour, fleeced by the former, may have its own at length restored, and at any moment know where, in its hour of guiltless need, to find a friend; yea, and a whole friend: not the mere submultiple of one,—a friend equal to the occasion, *i.e.*, to twenty shillings, not twenty farthings in the pound on that need's true measure.

When I look back on the years that are gone,—years which, though I say it, have by God's help been in some degree years of continuous effort, large outlay, and not altogether sham self-denial (of course in none of these respects have matters been all they should have been: I speak comparatively),—I feel that on the whole I have, in temporal matters at least (and I have got rid of a little fortune in this way), been spending my money for naught, and my labour for that which has not permanently profited; and all mainly, if

not wholly, for lack of those aids and helps, safeguards and securities which the Organization Society aims at supplying; and which, were its system to become perfected by the hearty help of Press and Public, and the forthcoming of the required living agents, I believe it would supply most abundantly.

Oh, then, ye lessees of leisure (for which ye must give account in the Great Day of Account), come forward, I beseech you, and give not your names and guineas only, but yourselves also to the work, and come forward promptly and with all your heart! While ye who are really leisureless, whose trades or professions lawfully engage you morning, noon, and night, oh, eschew ye all direct giving, and make the Charity Organization Society as it were your Almsbroker. Like as ye consult him of the Stock Exchange, touching the best investments to be made in stocks and shares, even so consult the committee of thy district as to when, where, and how to give thy bounties. They will find ye safe and profitable investments and openings. Whether ye seek to befriend the sick, the aged, the infirm, the widow, the fatherless, the hungry, or the naked, they will guide ye unto those whom to befriend will benefit, not damage; and to patronize

whom will not be to dishearten industry and pamper sloth.

If thus, in the good providence of God, men and money equal to the occasion be forthcoming, then shall the good ship of the Organization get fairly under weigh, well rigged, well manned, well freighted. But if not,—if the Press will stand aloof, and a wilful Public still go on acting as heretofore in this matter,—then will I, for one, wash my hands of so called Charity altogether; yea, forswear for ever all connection with any of her doings, whether in the form of District Visiting Societies, Hospitals, Dispensaries, Almshouses, Convalescent Institutions,* or what not,—blessings

* By the way, thankful am I to see that the medical charities—which some fondly fancy are scarcely susceptible of abuse (I differ from them very decidedly)—are beginning to be looked up a little. Glad tidings it is to me that the committee of medical men appointed in March 1870, to inquire into the subject of out-patient hospital administration in the Metropolis, have requested to have a conference with the Council of the Charity Organization Society, to solicit their co-operation in reducing the abuses of the out-patient system at the various Metropolitan hospitals and dispensaries. I am not clear that the in-patients would not bear a little sifting. I certainly cannot undertake from my own experience to corroborate the following testimony of "a London Physician" in his "Evils

all with Organization, banes all without; and what I have to give will henceforth bestow in some way less likely to generate regrets, not to say remorse, in a dying hour.

But now one word, ere I close, on a topic more purely personal.

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of England." "A sprinkling of wealthy and fashionable people in England, a considerable body of flourishing tradesmen, and multitudes of the better class of artizans, do not hesitate to swell the crowds of poor who throng the doors of our medical charities; and have no insuperable objection to occupy beds within their walls. 'Then you ought to have been ashamed of yourself, ma'am,' was the just reproof of a gentleman as he indignantly bade a formal adieu to the wealthy mistress of a gay establishment, in answer to her boast that she had dressed herself in her shabbiest clothes that she might get advice of an hospital. Hundreds do not even take this precaution, and persons to all appearance gentlemen, will drive up to the doors of these much-abused charities in their own gigs." I say I cannot personally verify any portion of this statement, but I have a shrewd suspicion that for any care or discrimination which the great majority of hospital letter-givers exercise, I could if taken ill and minded to save a doctor's bill, obtain for my own use a dozen indoor letters for any hospital in London in half as many hours. And with regard to our Convalescent Institutions I have an uncomfortable suspicion that the charitable, through the neglect of careful discrimination and inquiry, are rendering these fully as

On finally looking over my pages, gentle reader, now that my able coadjutors the compositors have fulfilled their task,—what police-officer's bull's-eye so *au fait* at revealing the crouching area sneak; as printer's type a writer's couchant errors!—I observe divers passages which had I met with them

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much curses as blessings. We should not of course too readily credit all patients may say on their return home. I have however conversed with two or three very worthy and respectable persons, who while most gratefully acknowledging the benefit received personally and the admirable spirit and conduct of the management, have yet reluctantly intimated that from subscribers not always minding to whom they give their letters great harm is done, and parties get in with whom they would not have liked a daughter, niece, or other young person to associate. And about a fortnight since I chanced to overhear a lady friend of mine, who has long visited among the poor, cautioning a friend of hers on no account to send young people to a certain Convalescent Establishment which I have long supported and fully believe to be one of the best of its kind. I ventured to ask her reason. She told me in reply that she had lately sent a young woman who up to the time of going was all she could wish, but who returned sadly changed for the worse morally, and that from what she had gleaned from this person, and from an older one whom she had also sent, she had determined on sending no more cases. She however conceded that the fault lay in no degree with the management, who could not possibly know the social

in the pages of another might have moved me to deem him a mighty catankerous as well as egotistical fellow. Whether, as regards the former indication, my original nature and temperament after slumbering Rip-van-Winkle-wise for twenty years, or like his classic predecessor Epimenides, whose still longer nap lasted fifty-seven, has suddenly woke up and gotten the mastery for a season, tell I cannot, but of a surety some paragraphs have I penned which savour but too strongly of my long past youth, when if I rightly remember I was a little too prone to chew venom and spit gall. I am sorry for it but it cannot now be helped.* Believe, gentle reader, I beseech thee, that thy poor servant the writer is not the malevolent animal which some portions of his pen's perpetrations might lead thee to suppose. And even were he as bad as he seems, yea and worse a hundred times, wherefore should the cause suffer for his frailties? Herein put thou the saddle on the right back, and when weighing

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history of applicants, but wholly with Subscribers giving away their letters recklessly, or at all events, without due investigation.

* The earlier portions were printed off before the later were ready for press.

the merits and demerits of Charitable Organization take heed that neither scale contain aught that appertains rather to the writer than to the subject itself.

And one parting word to some of my more spiritually-minded brothers and sisters, who, needing not as weaker brethren the smallest stimulant to appetite or digestion, look with dislike and distrust on the "lively" in all its stages. Let me beg of them, as being strong, to bear even in this connection also the infirmity of the weak. For myself, I at any time prefer Ryle to Dickens, Toplady to Tennyson; or in the matter of preaching, a Capel Molyneux to a Spurgeon. But, at least in this last case, I neither demand nor desire that my neighbour should do likewise. If he choose to invert the preference, so be it. We shall be saved, if saved, by sharing not what is peculiar either to a Molyneux or a Spurgeon, but what is common to both,—to wit, incorporation by faith into our Divine Sin-bearer, by the act of the heart, by the procedure of the inner man, as moved, renewed, stimulated, wrought upon by the Holy Ghost.

But while preferring as a matter of relish any portion of Holy Writ to all that uninspired intel-

lect ever penned, whether grave or gay, I hold no more a crime now and then to enjoy some unprofaner pleasantry of that wag, *Punch*, than to sip coffee or eat cheese cakes with the same mouth which I use at Holy Communion. I do not on principle object to liveliness of style or treatment, though not personally preferring it; for I feel that although made of one blood we have not all been made of one temperament also, and we must beware, therefore, how we demand that all beside ourselves should in all things be as ourselves. At any rate, where no breach of faith or compromise of principle is involved, let not the eaters of herbs try to exterminate the non-eaters thereof, —nor the Solomon Eagles to push overboard the Rowland Hills.

But I really must have done.

Without the slightest wish to wind up with any penny trumpet flourish of rhetoric, I cannot disguise my strong presentiment that if in the matter of charitable activity and drink-vending something be not speedily done to the contrary, PAUPERISM—which I believe to be the product of a triple mesalliance between Intemperance, the Poor Law, and unorganized Charity (and fell it to me to assign relative rank to this leash of evil-

doers, I should be tempted to say, "the greatest of these is Charity")—PAUPERISM will soon come, at any rate in its own fulness of time and even though other menacing mischiefs should hold themselves in abeyance, to constitute England's self-dug grave.

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